

TORONTO metro®

**5 GUARANTEED
\$1 MILLION** PRIZE DRAWS
+ THE JACKPOT

IT'S BACK
LOTTO 649 SUPER
DRAW

Dec. 24th



Beck executive plots Uber battle strategy

Overheard. Toronto cab company lays out details of its plan to 'destroy' the ride-sharing company



JESSICA SMITH CROSS
jessica.smithcross@metronews.ca

I ducked into a cab Tuesday evening and heard the voice of Beck Taxi owner Gail Souter on the two-way radio.

She was addressing any of her drivers who have been picking up fares for Uber.

"You're taking customers out of cabs and into private cars," she said. "This has to stop."

Over the next 20 minutes of my ride, Souter took questions from drivers and laid out details of Beck's strategy to "destroy" Uber: banding together with the city's other brokerages, banning drivers

Quoted

"I'm sure each and every one of you out there knows a driver who is out there using Uber. You should inform them that all they're doing is taking taxi business out of taxis."

Beck owner Gail Souter, speaking to drivers over the firm's radio

who use Uber and supporting the politicians who had, just a week earlier, introduced legislation to strengthen regulations in the cab industry.

I called Beck later to ask questions, on the record, about what I'd heard. Operations manager Kristine Hubbard, who's also Souter's daughter, answered questions on her behalf.

She said Souter is often on the two-way radio dispatch system, one of the last in the city, talking with the drivers.

Many Toronto taxi drivers are using Uber — the "Every-one's Private Driver" app accused of flouting taxi regu-

lations in cities around the world — while driving for traditional brokerages like Beck at the same time.

When cabbies pick up a passenger via Uber, the passenger pays through the app, giving Uber a commission.

That money, according to Souter, is helping Uber bring on more UberX drivers, who aren't licensed cabbies but regular people using their own cars to pick up customers. Beck and licensed cabbies are losing fares as a result.

"Is Beck Taxi taking action against those who are using Uber, because it is hurting our business?" Souter said over the radio, repeating a

question asked by a driver.

"Yes we are," she said. "We are monitoring the cars that are using Uber very closely, and offenders will be asked to make a choice. I don't mind if a driver is working for Uber, but they should not be working for Beck Taxi."

In her conversation with Metro, Hubbard backed up Souter's message to drivers about Uber and confirmed that Beck drivers are not allowed to use it. She denied, however, that Beck was "monitoring" its drivers.

Over the radio, a driver asked if other taxi companies are also banning drivers who use Uber.

"I think that there is an effort in the works for all of us to get together and do this. This is the only way for us to get it done, is to unite, have a unified voice," Souter said, noting a meeting was expected with "all the brokerages."

"We're going to hopefully

Uber weighs in

In response to questions, Uber sent a statement to Metro.

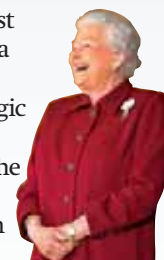
- **It read, in part:** "Despite anti-competitive efforts by the status quo that limit consumer and driver choice, Uber currently operates in over 255 cities around the world. We believe time and resources may be better spent reforming antiquated transportation regulations that keep innovative technologies like Uber out of the hands of residents and visitors of communities who want increased safety, reliability and value."

co-operate in doing just that," she said.

More on the Toronto taxi wars, page 3

Gives new meaning to a royal trip

Horticulturist stumbles on a psychedelic surprise: Magic mushrooms growing in the gardens at Buckingham Palace **PAGE 24**



Snowy streets expose more cycling room

Blogger believes winter photos highlight areas where bike lanes could be installed **PAGE 12**

Sorting out the police's 'carding' clash

Practice remains a hot topic for law-enforcement and civilian overseers **PAGE 10**

BREAKING NEWS...

→ An apparent hostage situation was unfolding at press time in Sydney, where TV footage showed people inside a café holding what appeared to be a black flag with white Arabic writing. See page 16 for the story and go to metronews.ca for updates.

THAT'S FIVE IN A ROW

Maple Leafs right-winger Joffrey Lupul scores the first and only goal of the shootout against Los Angeles Kings goalie Jonathan Quick at the Air Canada Centre on Sunday. The Leafs picked up their fifth win in a row over the reigning Stanley Cup champions, 4-3. **Story, page 32.**

RICHARD LAUTENS/
TORSTAR NEWS SERVICE



**Boxing
Day
event**



\$0 phones
#sohot



Google Nexus 5
~~\$50~~ \$0



Samsung Galaxy S4
~~\$100~~ \$0



Nokia Lumia 830
~~\$80~~ \$0

with 2-year Tab24 agreement on a Smart plan*

Hurry!
Now until January 5.

**Check out more awesome
\$0 phones* in store**



It's time to switch. Visit a store, call 1-866-301-3436 or go to fido.ca.

FIDO STORES

AJAX
Westney Heights Plaza

AURORA
14879 Yonge Street

BARRIE
320 Bayfield Street
Georgian Mall

BRAMPTON
Bramalea City Centre
Fletcher's Meadow
Georgetown Market Place
Shoppers World
Woodhill Centre

BRANTFORD
Lynden Park Mall

BURLINGTON
Burlington Mall
Mapleview Shopping Centre

CAMBRIDGE
Cambridge Centre

COBOURG
Northumberland Mall

CONCORD
Vaughan Mills

ETOBICOKE
Albion Mall

GUELPH
Stone Road Mall

HAMILTON
Centre on Barton
Eastgate Square
Jackson Square Mall
Lime Ridge Mall

KITCHENER
Fairview Park Mall

LONDON
Masonville Place
White Oaks Mall

MARKHAM
9-570 Alden Road
3255 Highway 7 East, Unit 126
8339 Kennedy Rd, South Unionville SQ
Markville Shopping Centre
Pacific Mall, Unit E28, C3

MIDLAND
Hugel Avenue

MILTON
Milton Mall

MISSISSAUGA
60 Bristol Road East
Dixie Outlet Mall
Erin Mills Town Centre
Rockwood Mall
Sheridan Centre
South Common
Square One Shopping Centre
Westwood Mall

NEWMARKET
Upper Canada Mall

NORTH YORK
Centerpoint Mall
Fairview Mall
Yorkdale Shopping Centre

OAKVILLE
Oakville Place
South Oakville Centre

OSHAWA
Five Points Mall
Oshawa Centre

PICKERING
Pickering Town Centre

RICHMOND HILL
1480 Major Mackenzie Drive East
Hillcrest Mall

SCARBOROUGH
4438 Sheppard Avenue East, Unit 127
4675 Steeles Avenue East, Unit 1D18
Bridlewood Mall
Scarborough Town Centre
Woodside Square

ST. CATHARINES
Pen Centre Mall

THORNHILL
Rutherford Road
The Promenade Shopping Centre

TORONTO
607 Bloor Street West
3015 Bloor Street West
2400 Eglinton Avenue
1911 Finch Avenue West, SB Unit K13
333 King Street East
1712A Queen Street East
290 Queen Street West
1448 Queen Street West
222 Spadina Avenue, Unit 3A
2181 Steeles Avenue West, Unit B10
363 Yonge Street
2300 Yonge Street, Unit S22, concourse level
2674 Yonge Street
4841 Yonge Street
5150 Yonge Street, Unit G3
6064 Yonge Street
Agincourt Mall
Cedarbrae Mall
College Park
Dufferin Mall
East York Town Centre
Eglinton Square Shopping Centre
First Canadian Place
Gerrard Square
Lawrence Square
Liberty Village Intown
Oriental Centre Mall
Parkway Mall
Richmond Adelaide Centre
Sherway Gardens
Toronto Eaton Centre
Westwood Mall
Woodbine Centre
Yorkgate Mall

WATERLOO
Conestoga Mall

WHITBY
1549 Dundas Street East

WINDSOR
Devonshire Mall

WOODBRIDGE
9200 Weston Road

FUTURE SHOP

BEST BUY

WIRELESSWAVE

booth wireless

COSTCO WHOLESALE

WIRELESS etc...

CELLULAR POINT

BATTERIES N' gadgets

Walmart

MOBILE SHOP

MOBILE

WOW!

Offers are subject to change without notice. *With new activation on a 2-year Tab24 agreement on a Smart plan. A device savings recovery fee applies in accordance with your service agreement. If, for any reason, you downgrade to a lower tier plan category during your term, then you will be charged a one-time price plan downgrade fee as set out in your service agreement. © 2014

Politicians targeting 'bandit' taxi drivers with new bills

Illegal cabs. Two private member's bills have been tabled that would mean hefty fines for those breaking city bylaws

JESSICA SMITH CROSS
jessica.smithcross@metronews.ca

Many taxi companies are uniting against the operation of ride-sharing service Uber, through industry groups.

The Canadian Taxicab Operators Group has launched taxitruths.ca to spread an anti-Uber, pro-regulation message.

Peter Zahakos, general manager of Toronto's Co-op Cabs, said he's "working with everybody in North America" against Uber. But Co-op drivers aren't forbidden from using it.

Some politicians are also making trouble for Uber.

During her radio address to drivers (see story, front page), Beck Taxi owner Gail Souter told them she'd recently met with PC MPP Lisa MacLeod, who just tabled a private member's bill that would impose fines of up to \$100,000 on anyone caught breaking cities' taxi bylaws.

MacLeod is running for leadership of the PC Party, and

Souter has been supportive of her.

"She would like a meeting in January so she can get the support of drivers to get her bill through so that, hopefully, Uber is not allowed to steal our business and put it through to private cars," Souter said to drivers, referring to MacLeod.

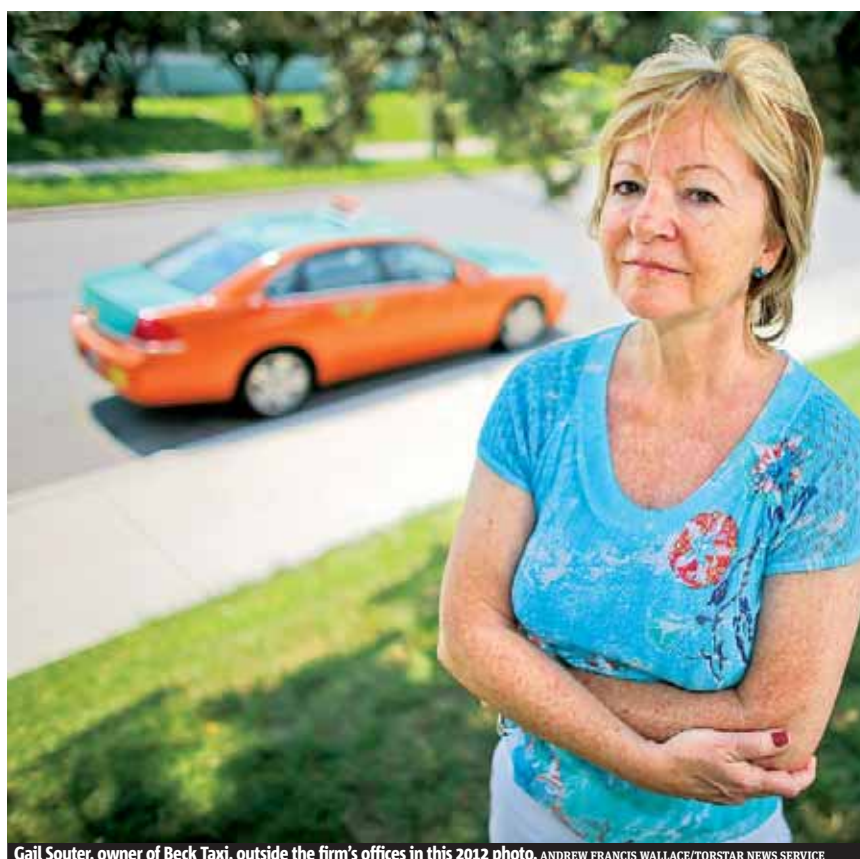
Beck and MacLeod have been talking to drivers about what's going on at Queen's Park and circulating a petition about supporting the regulated taxi industry, said Beck's operations manager Kristine Hubbard — also Souter's daughter — and answered questions on her behalf.

MacLeod has not asked for leadership campaign contributions, Hubbard said.

"No financial support has been asked for, but drivers who are very involved in their own industry and want to make sure everyone follows the rules, will go on their own and decide how to best support something like that," she said.

MacLeod declined an interview with Metro.

A statement from her office said that while she meets with "various stakeholders throughout the year," the details of those meetings are private. It also said MacLeod believes her bill does not target a specific company, but rather "bandit taxis which have plagued the



Gail Souter, owner of Beck Taxi, outside the firm's offices in this 2012 photo. ANDREW FRANCIS WALLACE/TORSTAR NEWS SERVICE

City of Ottawa for decades."

The so-called bandit taxi drivers are people who offer rides for cheaper than the local cab fare. In Ottawa, a man posing as a bandit driver was recently convicted of sexually assaulting two female riders.

Another Ottawa MPP, Liberal John Fraser, has also tabled a similar private member's bill.

Both pieces of legislation

would give bylaw officers the ability to issue heavy fines to and impound illegal cabs.

Souter, when speaking over the radio, told her drivers those measures would effectively scare off unlicensed drivers working for Uber.

"So that would ultimately destroy their business," she said.

She also said the bills would

prevent cab drivers from other cities from picking up fares in Toronto, which is against city bylaws, and eats into Beck drivers' business.

"They're going to have to take serious, serious consideration to the heavy fines that will be levied on them, and I'm pretty sure they're going to take a second look at doing that," she said.

Quoted

"They're going to have to take serious, serious consideration to the heavy fines that will be levied on them."

Beck Taxi owner Gail Souter on the fines that "bandit" drivers could incur if tabled legislation is passed

Get Out Of DEBT

Without Bankruptcy Without Loans

SPEAK TO THE Licensed Debt Professionals™

FREE CALL 310-9200

(NO AREA CODE NEEDED)



DAVID SKLAR & ASSOCIATES INC.
Licensed Credit Counsellors · Licensed Proposal Administrators · Trustee in Bankruptcy

www.DavidSklar.com

David Sklar, CPA, CA, CIRP, Trustee

1 NEWS



Trading at the Tool Library

Tool Library volunteer Joe Jin, left, trades items with patrons Lucyia Zhuang, middle right, and Sheena Guglani, far right, at a trading event on Sunday in the basement of the library's eastern location on Danforth Avenue. Zhuang brought an owl mug and chocolate and exchanged it for a Steve Jobs biography book. DAVID VAN DYKE/METRO

Province set to get \$1.25B boost from feds

2015. Ontario to receive biggest increase of any province or territory

Ontario is getting \$1.25 billion in extra cash from Ottawa next year, a boost which helps take the sting out of the \$640 million in transfer payments the province says it was deprived of in 2014, Torstar News Service has learned.

Canada's most populous province will get \$20.4 billion from Ottawa for health, social services and equalization payments in 2015, up from \$19.2 billion in the past year.

Equalization payments to Ontario will rise to \$2.4 billion, up \$375 million or 18 per cent over the previous year. That's the biggest increase of any of the provinces or territories.

The payment also earmarks \$13 billion for health in Ontario, up \$735 million; and almost \$5 billion for social programs, up \$149 million, according to figures obtained by

In numbers

Ontario will reap the most in transfer payments in 2015-16, followed closely by Quebec at \$20.3 billion, British Columbia at \$6.1 billion, Alberta at \$5.4 billion and Manitoba at \$3.4 billion.

Torstar.

The numbers will be part of the day-long discussion Monday when federal Finance Minister Joe Oliver meets in Ottawa with his provincial counterparts, including Ontario Finance Minister Charles Sousa.

Oliver and his provincial counterparts are also expected to discuss the Canadian economy and the impact of falling oil prices, which has thrown federal and provincial budget forecasts into disarray.

Premier Kathleen Wynne, who has been seeking a meeting with Prime Minister Stephen Harper, and Sousa

signalled in letters to senior members of the federal government that Ontario also wants to discuss infrastructure funding, pensions, possible improvements to the Employment Insurance system and the auto sector.

This will be the first time Oliver has met in person with provincial finance ministers as a group since taking over from the late federal finance minister Jim Flaherty last spring.

Equalization payments and federal transfers for health and social programs are paid out to the provinces based on complex formulas as well as population.

Queen's Park has been in a bitter dispute after the federal government a year ago eliminated a provision meant to protect provinces from seeing transfers drop in any one year.

Ontario says that move cost it \$640 million in 2014, when its transfer payments dropped to \$19.2 billion from \$19.8 billion in 2013-14.

TORSTAR NEWS SERVICE

Medical clinic for migrant farm workers a hit

Migrant farm workers have been lining up at Simcoe Town Centre every Thursday or Friday evening since May for a free shuttle bus to the Real Canadian Superstore three kilometres away.

Their focus isn't groceries so much as a unique health office: Clinicas De Salud Para Trabajadores Agrícolas Migratorios (Agricultural Seasonal Worker Clinic), housed in the food chain's extra space. The clinic was created to serve the more than 4,000 migrant

farm workers toiling at farms and greenhouses in the region south of Brantford.

Designed to eliminate some of the systemic barriers migrant workers face in getting basic health care, the pilot project has been a resounding success — reducing visits by such workers to the Norfolk General Hospital by 80 per cent.

"These folks work long hours and have no transportation. Some don't speak the language," said Peter Szota, executive director of the Grand

Quoted

"These folks work long hours and have no transportation. Some don't speak the language."

Peter Szota, Grand River Community Health

River Community Health Centre, which runs the clinic.

"This is a great example of breaking down the barriers for access."

Each year, more than 18,000 migrant farm workers come to Ontario to plant,

tend and harvest food for Canadians. All of them pay taxes, contribute to the Canada Pension Plan and are entitled to provincial health-care services.

Although many suffer occupational illness, such as musculoskeletal injuries, or

live with unmanaged chronic diseases and conditions, such as high blood pressure and diabetes, most don't seek care until they're truly sick.

Jacquie Maund of the Association of Ontario Health Centres said ill workers are afraid they'll be let go if they're found to be sick and can't work. Some simply work long hours and lack transportation to seek care in rural communities during normal business hours, she added.

TORSTAR NEWS SERVICE



sony centre presents

ENTERTAINMENT EVENTS
SHOW THEM A GOOD TIME
ACTIVITIES FOR THE HOLIDAYS
SING TO FUN

LET IT BE
A CELEBRATION OF THE MUSIC OF THE BEATLES
"FAB FOR ALL THE FAMILY."
—The Times of London
FEBRUARY 13–14, 2015

SPACE & TIME
WORLD TOUR 2015
"THE WORLD'S GREATEST PINK FLOYD
SHOW DOESN'T DISAPPOINT."
—examiner.com
MARCH 31, 2015

SONY CENTRE
FOR THE PERFORMING ARTS
1 FRONT STREET EAST, TORONTO
1.855.872.SONY (7669)
sonycentre.ca
TORONTO ROGERS
INTRATEL MITEL

Achieve more.

Philip Mouser

Graduate, Risk Management
Certificate, and Vice-President of
Marsh Global Analytics Practice.

“All of the instructors are
industry experts. Their
real-life expertise gives
credibility. Real-world
examples helped information
sink in and made the courses
relevant to the workplace.”

We offer boundless opportunity
to enhance your skills and enrich
your life.

For easy registration or to order a
free copy of our course catalogue,
call 416.978.2400 or visit our
website. Follow us on Twitter
[@UofTLearnMore](#).

learn.utoronto.ca



UNIVERSITY OF TORONTO
SCHOOL OF CONTINUING STUDIES



Leaders seek black children's aid society

The “alarming” numbers of black children in foster- and group-home care mean the African Canadian community needs its own children's aid society, say leaders in Toronto's black community.

“We have seen this successfully implemented in other communities,” said Anthony Morgan of the African Canadian Legal Clinic, noting there are already children's aid societies serving Ontario's Jewish,

Catholic and aboriginal families.

The clinic has set up a working group of academics, social workers and community members to study the issue, he added.

The legal clinic was reacting to a Torstar News Service story that showed 41 per cent of children in the care of the Children's Aid Society of Toronto are black. Just eight per cent of the city's population under age

18 are black.

Black community leaders blame cultural misunderstandings, poverty and systemic racism in the child-protection system as well as schools and police, the largest source of referrals to children's aid.

“The guts of this lies in the question about anti-black racism,” said Ryerson University social-work professor Akua Benjamin.

Urgent action is needed be-

cause black families are being torn apart and too many black youths in care are ending up in the criminal-justice system, she said.

In the meantime, the clinic is calling on the government to mandate the involvement of the black community whenever child-protection workers respond to calls about the safety of any child of African or Caribbean heritage.

TORSTAR NEWS SERVICE



Nahid Hassan, manager of a new RBC branch at Waterpark Place on Queens Quay. KEITH BEATY/TORSTAR NEWS SERVICE

Forget the bank: This is a ‘store’

New RBC branch. Location replaces cashier's counter with work stations and touch screens

In the age of online and mobile banking, Canada's big banks are bringing the latest technology into their branches. It's a move meant to encourage customers to stop in, even grab a coffee or a short rest on a comfy couch. Staff can then pull them into face-to-face conversations about mortgages or investments.

The new location, 88 Queens Quay W., is on the ground floor of RBC's new Canadian banking headquarters at Waterpark Place.

More than 4,500 RBC employees began moving from the bank's Front Street offices into the new space in the fall.

The new 30-storey tower is a joint venture between Oxford Properties and the Canada Pension Plan Investment Board. RBC occupies about half of the 930,000 square feet of office space.

The tower is a crucial piece of the ongoing revitalization of Toronto's waterfront, which will include more office space, two residential towers and the opening of a two-storey Target store in October 2016.

TORSTAR NEWS SERVICE

Quoted

“There are no barriers. We are all on the floor.”

RBC branch manager Nahid Hassan, on how the new RBC branch's layout gives staff the opportunity to engage with clients in a more friendly way

Wouldn't it be wonderful to **win Starbucks for life**

Come in and use your Starbucks® gift card now through January 5th for a chance to win every day.*

starbucks.ca/win

NO PURCHASE NECESSARY. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. LEGAL RESIDENTS OF CANADA 18 AND OLDER. VOID WHERE PROHIBITED. Participating stores only. Promotion ends 1/5/15. For Official Rules, how to enter without purchase, prizes, and odds, visit www.starbucks.ca/win. Mathematical skill-testing question must be correctly answered to win. 150,010 instant win prizes (approximate retail values from \$2.25 to \$175) available to be won. Three sweepstakes grand prizes (approximate retail value \$51,811) available to be won. Sponsor: Starbucks Corporation, 2401 Utah Ave. S, Seattle, WA 98134.

Winner will receive a daily credit for 30 years for one free food or beverage item redeemable at participating Starbucks® stores in Canada. Winner must present a registered Starbucks Card. Credits are non-transferable and expire within 24 hours.

TODAY ONLY!

IN STORE AND AT THEBAY.COM WITH FREE ONLINE SHIPPING \$99 OR MORE*.

MONDAY,
DECEMBER

15

TOMMY HILFIGER
sweaters for men

Crewneck or V-neck
in assorted colours.

Save \$60
\$29⁹⁹

Regular \$90



HUDSON'S BAY



We were made for this

\$3.33 from the purchase of every pair of \$10
2015 Red Mittens is donated to Canadian athletes
through the Canadian Olympic Foundation. *Exclusively ours.*

No rain checks and no price adjustments. No pre-orders or telephone orders. Offer available while quantities last. Cannot be combined with other offers. Selection may vary by store. Savings are off our regular prices unless otherwise specified. Excludes Hudson's Bay Company Collection. See in store for details.
*FREE SHIPPING: Receive free standard shipping on a total purchase amount of \$99 or more before taxes. Offer is based on merchandise total and does not include taxes or any additional charges. Free standard shipping is applied after discounts and/or promotion code offers. Offer not valid at Hudson's Bay or any other HBC stores. Additional fees apply for Express or Next Day Shipping. Applies to Canadian delivery addresses only. Excludes furniture, canoes, patio furniture, patio accessories, barbecues and mattresses.

Video rentals. Redbox not giving up on DVDs

Unlike other companies that have abandoned the physical media market, Outerwall is betting there's at least a few years left to make money renting out DVDs and Blu-rays.

The U.S.-based vending machine company, which operates the Redbox video rental kiosks and Coinstar money exchange machines, is trying to get Canadians reacquainted with the old routine of popping out to rent a movie.

And the company is offering Canadians freebies to give the rental machines a try.

New customers get a free one-day rental, all customers can take a home a free movie on Thursdays — every Thursday — and after Christmas, consumers will be offered yet another free offer, says Redbox president Mark Horak, who admits growth in Canada has not met expectations.

The company operates nearly 1,400 movie-rental machines across Canada and more than 42,000 in the United States. Redbox had



Automated machines are taking the place of formerly popular video stores. TORSTAR NEWS SERVICE FILE

hoped to have twice as many machines in place in Canada by the end of 2013, but Horak concedes the company is still trying to build brand awareness here.

Horak says Redbox's low overhead helped it thrive even as video chains were going out of business. But Redbox is now seeing serious declines in rental volumes. In its most recent third-quarter earnings release, Outerwall reported that Redbox's rental numbers had dropped by 13.7 per cent in a year, although they still totalled more than 172 million transactions.

"Physical media, I think, is going to be around for many years," says Horak.

THE CANADIAN PRESS

Quoted

"Physical media, I think, is going to be around for many years."

Redbox president Mark Horak

Lotto Max Maxmillions

Clock running out for \$1M winner

A Lotto Max Maxmillions ticket worth \$1 million, purchased in Milton, Ont. Dec. 20, 2013, will expire in just over a week, on Dec. 22. The winning numbers were 2, 3, 9, 10, 17, 32 and 34.

It is rare, but not com-

pletely unheard of for a lottery ticket to go unclaimed, according to Tony Bitonti, a spokesman for OLG. Last year around 1 per cent of the multi-billion dollar corporation's payouts went unclaimed. If no one appears with the winning ticket, the funds will go back into the jackpot prize pool.

TORSTAR NEWS SERVICE

Family doctors find better income is best prescription

'Crazy idea.' Doctors at St. Mike's launch project to address root causes of poor health

All patients hope a doctor's appointment will help them get back to feeling like a million bucks. Few expect to leave with real money in the bank. But that's exactly what an innovative project at St. Michael's Hospital in downtown Toronto is trying to do.

It's based on compelling evidence that health and wealth go together. Studies show that illnesses such as diabetes are twice as common in Ontario's poorest households. Cardiovascular disease is 17 per cent higher than the national average for low-income Canadians. Cancer, arthritis, and asthma are all more common amongst the poor. Research suggests that chronic stress, often caused by financial strain, can even impact our very biology.

Now, a team of family health doctors is taking action — in a program that Dr. Gary Bloch says is possibly the first of its kind in North America.

Launching his career at St. Mike's roughly a decade ago, Bloch witnessed first hand the crippling effects of poverty on the body. He soon realized medical interventions often weren't enough to treat many of those at his inner city clinic. Yet traditionally, doctors saw the social and economic currents buffeting their patients' lives as beyond their remit.

"That's the piece that I really wanted to challenge,"



From left, Gary Bloch, Karen Tomlinson and Dr. Andrew Pinto are part of an innovative project at St. Michael's Hospital in Toronto to prescribe patients income security, after seeing the negative impact of poverty, financial stress, and precarious work at their inner-city family health clinic. SARA MOJTHEDEZADEH/TORSTAR NEWS SERVICE

he says.

"We had this kind of crazy idea: Why not propose to (the Ministry of Health) a position within these teams focused on what we see as a base determinant of people's health — in this case income?" says Bloch.

In the summer of last year, the province approved Bloch's "crazy idea." Karen Tomlinson joined the hospital's family health team as full time health promoter, specifically focused on improving patients' financial situation.

Once the patient receives a prescription for income security from one of the 50 odd family health doctors at the clinic, they are booked an appointment with Tomlinson. She helps them file tax returns, figures out which

benefits they are eligible for, and advises them on retraining programs that might help them land a more lucrative job.

Melissa Hudson is one beneficiary. She spent 35 years in corporate finance and had put aside a tidy sum of money to save for fully transitioning into a woman.

But her life started to unravel when her back was broken in a bike accident. She lost her job, battled homelessness and depression and was eventually hospitalized at St. Michael's after being assaulted. Tomlinson helped Hudson start rebuilding her finances, including filing for bankruptcy — a process that can cost hundreds, if not thousands, of dollars.

TORSTAR NEWS SERVICE

Best new idea

The project is getting traction in the medical community: in November of this year, it won best new idea at the Family Medicine Forum, the largest and most important gathering of family health professionals in the country.

- Dr. Andrew Pinto, who is researching the impact of the project, hopes the Ontario government is taking heed. "It fits really well with the excellent health care for all act and other initiatives the Ministry has around addressing health inequities," he argues.

WARM & DELICIOUS

Pho Soup

Health Boost!

Made with fresh vegetables.

A great source of protein, vitamins A, C, K, antioxidants and dietary fibre.

PULLED PORK PHO

THAI SHRIMP PHO

NEW & IMPROVED!

la prep
DAILY FRESH
www.laprep.com



Home Outfitters

CELEBRATE ~~25~~ 8 DAYS OF DEALS!

AMAZING NEW DEALS EVERYDAY! DON'T MISS OUT!

TUES. ONLY!

DECEMBER

16

No other discounts apply. While quantities last. No rain checks. No price adjustments on previous purchases.

Save 50%

799⁹⁹

Saeco Syntia
automatic espresso
cappuccino maker

Reg. 1599.99

 **Saeco®**



Make your own sale! →

Save \$70

39⁹⁹

Corningware French White 14 pce set
Reg. 109.99

Save 55%

All Corningware
Regular price only



CORNINGWARE
FrenchWhite.



Home Outfitters



Save 25% OR

Save 20%

on a single regular priced item when you use your
Hudson's Bay MasterCard® or Hudson's Bay Credit Card

Valid now through Wednesday, December 24, 2014. To redeem, please surrender this original coupon to the cashier. One coupon per customer; cannot be combined with any other offer or credit offer, or used in connection with any previous purchases. Licensed departments, All-Clad, Smart Buys, Saeco, Dyson, Le Creuset, Breville The Boss™ blender, Jura, Hudson's Bay Gift Cards, Point of Sale Activation Cards and Gift Registry online are excluded. Home Outfitters may dishonour and confiscate any coupon which in its sole opinion has been copied, altered, forged or obtained through unauthorized sources. This coupon has no cash value. Refunds will be reduced by the value of the coupon as indicated on the sales receipt. This coupon offer cannot be redeemed at our Liquidation Stores at Square One Mississauga, ON and Abbotsford, BC. Coupon offer valid for in-store use only. **Credit is extended by Capital One Bank (Canada Branch).** Capital One® is a registered trademark of Capital One Financial Corporation. MasterCard and the MasterCard brand mark are registered trademarks of MasterCard International Incorporated. All marks used under licence. All rights reserved.

POS Procedure: Reason Code 6



Save 25%



Save 20%

Canada's **largest** kitchen, bed and bath superstore!

Sign up to receive our emails at homeoutfitters.com



IMPORTANT CUSTOMER INFORMATION: SELECTION & BRANDS WILL VARY BY STORE: All colours, patterns and styles may not be available in all stores. RAIN CHECKS AND SUBSTITUTIONS: If an advertised item is not yet available we will offer you your choice of a comparable substitution, (if available), or a rain check. In some instances (e.g. special purchases, power buys, clearance items, bonus with purchase or seasonal items) quantities may be limited, selection may vary by store and substitutes or rain checks cannot be given. Home Outfitters reserves the right to limit quantities. ■ **11.2 H14** All references to regular price are to Home Outfitters' regular price product and does not include already reduced, clearance, Smart Buy, Signature Deals and items with .95 & .98 price endings unless otherwise specified. All prices in effect Tuesday, December 16, 2014, unless otherwise specified. Valid only at Home Outfitters store locations. **Home Outfitters Outlet stores at Hwy. 401 & Weston Road, ON & New Westminster, BC may not have all offers in this advertisement. Advertisement offers not available in our Liquidation Stores at Square One Mississauga, ON & Abbotsford, BC.** Contact store for details or visit <http://www.homeoutfitters.com/en/storelocator.html>. Product selection may vary online. Hudson's Bay, Hudson's Bay Credit, Home Outfitters, hbc.com and their associated designs are trademarks of the Hudson's Bay Company. **Credit is extended by Capital One Bank (Canada Branch).** Capital One® is a registered trademark of Capital One Financial Corporation. MasterCard and the MasterCard brand mark are registered trademarks of MasterCard International Incorporated. All marks used under licence. All rights reserved.



Sorting out the 'carding' clash

Stop-and-document. Psychologists primed to help Toronto Police improve practices of hot button issue for police, civilian overseers

The 14th-floor boardroom in the east tower of City Hall is barely big enough to fit the people in chairs crammed around the table, and in seats against the wall, who have come to hear U.S. academic Phillip Atiba Goff explain how he will measure racial attitudes in the Toronto Police Service.

Goff, a UCLA associate professor and co-founder of the Center for Policing Equity, was brought in as an independent third party to assess the effectiveness of the force's Police and Community Engagement Review, an internal report that recommends ways to improve the controversial practice of carding and the perceived racial bias of officers.

One of the big questions around the table is just how he will do that.

The social psychologist says he has already begun an Excel spreadsheet that will eventually be filled with an assessment of the PACER recommendations using statistical analysis and more complicated methodologies that Goff admits may be "hard" to do: surveying individual officers to find out how their attitudes may affect a particular behavior and comparing the effect of police policies by neighbourhood.

But as deputy chief Peter Sloly, who is sitting at the head of the table beside Goff, acknowledges, PACER has already hit an impasse.

"We are now well-delayed, but not because of a lack of activity or lack of commitment," said Sloly. "At some point we're going to have to break the deadlock on the remaining two issues. And put something out."

People who know Sloly say the deputy chief has worked hard to get the Toronto Police Service to address racial profiling.

But for months now, the community members and police who sit on the PACER advisory committee cannot agree on two procedures that some say are the key to every other recommendation: a definition of public safety that will describe when police are allowed to card an individual (the community wants it to be narrow); and when, or if, police should advise people of their right to leave when they are not being investigated for a criminal matter.

"My God, we've been talking about this for months," said committee co-chair Audrey Campbell at the City Hall meeting. "And there are still two big outstanding issues."

"We've been trying to figure out how we enact this. And we have been giving our feedback. So we're just as impatient as everybody else to get this done."

Community members on the committee, which also includes workers from the city, the Ontario Human Rights Commission and the Office of the Information and Privacy Commissioner, are pushing for the procedures.

But the issue of informing citizens of their rights has led to heated debates in committee meetings, with senior officers suggesting it would be a "burden" and affect the way they do policing.

"We all know very well that this stuff is a stall tactic, and Goff needs to know it's not going well," said PACER committee member Yvette Blackburn a week before the City Hall meeting.

"We need more individuals off the sidelines," said Blackburn, who wants to see more people at police board meetings talking about the right of citizens to disengage when they are not being investigated for a specific crime.

TORSTAR NEWS SERVICE

Police practices

Community safety

On Monday, the board will hear about one of the most contentious examinations of police community relations.

The Community Assessment of Police Practices survey was ordered by the police board after it passed a historic community contacts

policy in April. The policy said police could only card an individual for a public safety purpose that includes investigating or trying to prevent offences. About 55 per cent of the nearly 400 respondents thought police in 31 Division abuse their power and only a quarter of all respondents said they would report a future crime to police.

TORSTAR NEWS SERVICE



Crowds flock to Honest Ed's for annual turkey giveaway

Mayor John Tory hands an Honest Ed's turkey to first-time attendee Jack Anderson at the annual giveaway on Sunday. Tory confessed to dropping one bird. The turkey giveaway had crowds forming as early as Friday night. "There's a technique to placing the turkey into the bag so the handles don't break, and I think I've got that mastered now," he said. **LAUREN PELLEY / TORONTO STAR**

Police canvass High Park building after fatal stabbing

In the wake of the stabbing death Tuesday of Musa Yusuf, 52, Toronto police were canvassing the neighbourhood where he was killed to reassure residents that it is once again safe.

Police went door-to-door Sunday in the apartment building at 100 High Park Ave., where Yusuf was found with multiple stab wounds, to speak to as many residents as possible.

Yusuf was found in his apartment around 8:40 p.m. Tuesday, and rushed to hospital where he was later pronounced dead. His nephew, Guled Yusuf, 22, was arrested a few kilometres from the scene, a few hours later. He has been charged with second-degree murder in the case.

Det. Sgt. Deb Harris, the lead investigator on the case, said at a news conference outside the building on Sunday that she could not elaborate on a motive in the case, but it is believed Guled lived with his uncle for quite a few years. Police say he had recently moved out, and had gone to the building a few minutes prior to Musa Yusuf's death.

"What we're doing today is to have about a dozen officers going door-to-door, room-to-



100 High Park Ave., home to the late Musa Yusuf.

JENNIFER YANG / TORONTO STAR FILE

room, speaking, talking and walking with residents to bring back a sense of calm," said Superintendent Heinz Kuck at the conference.

He said each resident will receive a letter from police, outlining the case so far, which hopes to reinforce a sense of community. He called the homicide an "isolated, one-off incident."

"The victim in this case, Mr.

Yusuf, he does have a name, he does have a face."

Much is still unknown about the circumstances surrounding the homicide, and Harris said that she hopes to get any background information on Guled Yusuf through her conversations Sunday.

"Mr. Yusuf was a hard-working, contributing member of the community, loved his family," she said. "(He) loved his family, and sadly was taken away on Tuesday evening."

Sarah Doucette, councillor for Ward 13, Parkdale-High Park, also spoke at the conference, calling the past week a very difficult time for friends and family of Musa Yusuf.

"We do live in one of the safest neighbourhoods in the city. We have heard that constantly. So when something tragic like this happens, it hits all of us," she said. "This was a tragedy, but it was a one-off tragedy." **TORSTAR NEWS SERVICE**

Quoted

"The victim in this case, Mr. Yusuf, he does have a name, he does have a face."

Superintendent Heinz Kuck

Toronto Police Service

Law society asks meeting with Blair

The Law Society of Upper Canada has requested an urgent meeting with Toronto Police Chief Bill Blair to address concerns that police are not receiving timely information about suspected frauds by lawyers.

The request comes after Torstar News Service shared with Toronto police a list of cases in which lawyers were both disciplined by the law society and charged criminally. Police reviewed the cases, and found the law society was "nowhere near as helpful as they could be," according to spokesman Mark Pugash.

Pugash declined to discuss specific cases, but in general he said contact with the law society "tends to be fairly limited," and begins too late in fraud cases, after the law society has completed its investigation.

"Most of these cases involve money, and with those sorts of delays built in, it's extremely difficult ... to be able to trace and track and identify where the money is," he said.

Pugash said the request is "very much a step forward."

TORSTAR NEWS SERVICE

Amazing selection. Amazing prices.

Choose from an amazing line-up of superphones at Bell. There's never been a better time to get on Canada's largest LTE network¹, now with speeds of up to 45% faster than before.²

Visit a Bell store • 1 888 4-MOBILE • bell.ca



Samsung Galaxy Note 4
superphone



\$199⁹⁵³

2-yr. Plus plan with data
\$799.95 no term



Samsung Galaxy S5™
superphone



\$99⁹⁵³

2-yr. Plus plan with data
\$699.95 no term



Sony Xperia® Z3
superphone



\$99⁹⁵³

2-yr. Plus plan with data
\$699.95 no term



Samsung Galaxy Alpha™
superphone



\$0³

2-yr. Plus plan with data
\$699.95 no term

Bell holidays
just got
better

Get expert advice today.
Visit a Bell store near you:

AJAX
Durham Centre
ALLISTON
36 Young St.
AURORA
14799 Yonge St.
Smart Centres Aurora
BARRIE
44 Cedar Point Dr.
Barrie Power Centre
Heritage Square
Georgian Mall
BOLTON
Smart Centres Bolton
BOWMANVILLE
Clarington Place
BRAMPTON
100 Great Lakes Dr.
10086 Hurontario St.
Bramalea City Centre
Shoppers World
BURLINGTON
1100 Walker's Line
Appleby Crossing
Burlington Mall
Mapleview Mall
CAMBRIDGE
499 Hespeler Rd.
Cambridge Centre
COBourg
Northumberland Mall
ETOBICOKE
Cloverdale Mall
Sherway Gardens
Woodbine Centre
GEORGETOWN
330 Guelph St.
LINDSAY
229 Kent St.
Whitney Town Centre
MAPLE
Rutherford Market Place
MARKHAM
7357 Woodbine Ave
Markville Shopping Centre
Pacific Mall
MILTON
377 Main St. E.
MISSISSAUGA
980 Eglinton Ave. E.
Creekside Crossing
Dixie Value Mall
Erin Mills Town Centre
Heartland Power Centre
Sheridan Centre
Square One Shopping Centre
Westgate Smart Centres
NEWMARKET
Upper Canada Mall
NORTH YORK
Bayview Village
Centerpoint Mall
Crossroads Plaza
Empress Walk
Fairview Mall
Lawrence Square
North York Sheridan Mall
Sheppard Centre
Shops at Don Mills
Yorkgate Mall
OAKVILLE
478 Dundas St. W.
Oakville Place
ORANGEVILLE
114 Broadway Ave.
OSHAWA
Oshawa Centre
Oshawa Sobeys Plaza
PICKERING
Pickering Town Centre
RICHMOND HILL
Hillcrest Mall
SCARBOROUGH
259 Morningside Ave.
Eglinton Square Shopping Centre
Malvern Town Centre
Scarborough Town Centre
SUDBURY
Brady Square
New Sudbury Centre
Southridge Mall
THORNHILL
The Promenade
TORONTO
120 Adelaide St. W.
2256 Bloor St. W.
2171 Queen St. E.
2323 Yonge St.
Chinatown Centre
College Park
Dufferin Mall
East York Town Centre – Kiosk
Gerrard Square
Holt Renfrew Centre
Royal Bank Plaza
Scotia Plaza
The Stockyards Shopping Centre
Toronto Eaton Centre
Yorkdale Shopping Centre
UXBRIDGE
307 Toronto St. S.
VAUGHAN
Vaughan Mills
WHITBY
Whitby Mall
Whitby Smart Centres
WOODBRIIDGE
4080 Highway 7

Also available at:



Offer ends December 25, 2014. Available within network coverage areas available from Bell Mobility; see bell.ca/coverage. One-time connection charge (\$15) and SIM card charge (\$4.95) may apply. 911 government monthly fee in NB: \$0.53, NS: \$0.43, P.E.I.: \$0.70, AB: \$0.44, SK: \$0.62. Taxes extra. Other conditions apply. If you end your Commitment Period early, a Cancellation Fee applies; see your Agreement for details. Subject to change without notice. (1) Based on total square kms of coverage on the shared LTE network available from Bell vs. Rogers' LTE network. See bell.ca/LTE for details. (2) Based on comparison of the shared LTE network theoretical download speeds of up to 75 Mbps (expected average download speeds 12–25 Mbps) vs. the enhanced shared LTE network theoretical download speeds of up to 110 Mbps (expected average download speeds 14–36 Mbps). Actual speeds may vary due to topography, environmental conditions, device type and other factors. (3) Available with new activations or upgrades with \$30/mo. spend before tax (\$60/mo. plan + \$20/mo. for 500 MB data) or a \$60/mo. plan if adding to an existing account. Promotional pricing may apply; visit bell.ca/rateplans for details. Samsung Galaxy S5, Galaxy Alpha and Galaxy Note 4 are trademarks of Samsung Electronics Co., Ltd., used in Canada under license. Sony is a trademark of Sony Corporation. Xperia is a registered trademark of Sony Mobile Communications AB.

Toronto snowfall proves there's more room for cyclists: Blogger

Making tracks.

Sneckdown site uses snow to make a point



LUKE
SIMCOE

LUKE.SIMCOE@METRONEWS.CA

A graphic designer has turned last week's snowstorm into an exercise in urban planning.

Iain Campbell, 24, is the man behind Toronto Sneckdowns, a blog devoted to pictures of snow-covered intersections. The point of the site, he says, is to illustrate how much road space cars actually need versus how much they're given.

Sneckdown is a mash-up of "snowy" and "neckdown," which is planning jargon for a sidewalk extension that acts to calm traffic.

The term was coined in early 2014, and the #sneckdown

On the web

- To check out Iain Campbell's blog, visit torontosneckdowns.tumblr.com
- People are invited to submit their own sneckdown photos.

hashtag often trends on Twitter after snowstorms.

"It's a great visual metaphor," Campbell said. "We have all this space, and it's all allocated to cars. These pictures clearly show how much of that space we're not using."

Campbell started the blog last Thursday, after he snapped a shot of Ossington Avenue and Foxley Street on his way to work.

"Foxley is a one-way street but it's like three lanes wide coming off of Ossington," he



A "sneckdown" photo showing Ossington Avenue and Foxley Street. The yellow line indicates where the curb ends.
COURTESY IAIN CAMPBELL

said. "You could probably take that turn at 50 kilometres per hour."

He believes sneckdown photos can be used as a planning tool, highlighting areas

where sidewalks could be widened or where bike lanes could be installed.

"And it's not like we'd be taking that space away from cars. They're not even using

it," he said.

It looks like the City of Toronto agrees.

Municipal planners have recently revised guidelines for lane widths, narrowing

Street designs



"We're having a moment across North America

where we're realizing our streets are designed terribly." Iain Campbell

them to between three and 3.2 metres. The policy is meant to reduce speeding and free up space for other users.

"We're having a moment across North America where we're realizing our streets are designed terribly, and now we're starting to have that conversation in Toronto," Campbell said. "I hope this blog can show people that ... for very little municipal spending, we could have safer — and ultimately better — roads."

Save time sending a parcel to another country.

Prepare your customs form in advance online.

Customs requires shipping information in a new way. But it doesn't have to take more of your time. Just fill out your customs information online and obtain a barcode for your parcel. Print the barcode or send it to your mobile device. Then present it at a post office along with your parcel.

Visit canadapost.ca/customs to complete your form.



CANADA POST  POSTES CANADA

Chef's Plate serves up meal kits in GTA

Assemble-a-dish.

Queen's alumni aim to make food prep easy for busy professionals

Too busy to grocery shop? Tired of takeout?

Two young entrepreneurs have launched a web-based meal-kit delivery business serving the Greater Toronto Area.

Called Chef's Plate, the business is modelled on the success of similar U.S.-based services such as Blue Apron, which recently raised \$50 million US in financing.

"We had fallen in love with the service south of the border. We identified a big opportunity here to do something similar," said Jamie Shea, who co-founded the business with his former Queen's University classmate Patrick Meyer. "So we left our jobs and started a like service."

Shea, who like Meyer is 25, had worked in business development at Cara Foods — which owns Swiss Chalet, Milestones and other food-service businesses — while Meyer had

Growing market

"People are looking for that 'prepared meal' solution for sure. We're not cooking at home as much, despite popular belief." Robert Carter, NPD Group

been working in investment banking.

The service aims to appeal to the growing market for healthy, gourmet, easy-to-prepare meals. It delivers meal kits that come with all the ingredients and instructions for assembly in the home in less than 30 minutes.

"A lot of young professionals are tired of eating takeout all the time, but the thought of going to a grocery store and thinking about what to eat is such a burden," Shea said.

Canadians spent \$2.8 billion last year on what's called "home meal replacement" products, a category that refers to prepared meals sold through food retailers.

It's the fastest-growing segment of the food retail busi-



Patrick Meyer, right, and Jamie Shea, co-founders of Chef's Plate, started their web-based meal-kit delivery business to meet demand for convenient, healthy, gourmet meals. CONTRIBUTED

ness, according to market research firm The NPD Group.

"There's a huge opportunity in terms of the size of the prize overall," said Robert Carter, an executive director with NPD.

Major supermarket chains and specialty stores are responding by offering much more than rotisserie chickens.

Restaurants are also feeling the impact of growing demand for convenient food, with

more than half of all meals sold through takeout, delivery or drive-through.

"The reality is 75 per cent of all home meals are prepared in 15 minutes or less. Our cooking from scratch has declined over time," Carter said.

With both grocers and restaurants competing for the same business, companies like Chef's Plate offer a new and innovative way to reach the time-pressed consumer.

Chef's Plate says its initial target market is major urban centres such as Toronto. But it hopes to expand into smaller cities, where TV cooking shows have sparked an interest in ingredients that may not be readily available, Shea said.

"A high percentage of our customers are women in their early to mid-30s," he said. "We also think it's a huge opportunity for empty nesters — people whose kids have left home and

How it works

The service works like this: customers pick from a menu and place their orders online.

- Once a week, Chef's Plate delivers a box of pre-measured, chopped and marinated ingredients, including just enough spices and herbs.
- Customers just have to assemble and cook a meal that's ready in fewer than 30 minutes.
- The cost is \$12 a plate if customers join the site for a monthly \$10 fee that includes shipping and the opportunity to have orders automated based on taste preferences.
- The food is delivered in refrigerated packaging that's good for up to 30 hours, the company says.

who have more time and disposable income."

TORSTAR NEWS SERVICE

APPROPRIATE
FOR NEURONS
OF ALL AGES

BRAIN

The Inside Story **AN EXHIBITION**

STEP INTO THE AMAZING, CHANGING BRAIN!
NOVEMBER 19, 2014 TO MARCH 29, 2015

KNOWLEDGE PARTNER

ONTARIO
BRAIN
INSTITUTE

INSTITUT
ONTARIEN
DU CERVEAU

LOCAL SUPPORTING SPONSOR

Medtronic

MEDIA PARTNER

TORONTO STAR
thestar.com

Brain: The Inside Story is organized by the American Museum of Natural History, New York (www.amnh.org), in collaboration with Codice, Idee per la cultura, Torino, Italy in association with Comune di Milano — Assessorato Cultura, Italy; Guangdong Science Center, Guangzhou, China; and Parque de las Ciencias, Granada, Spain.

OUR PREMIER PARTNERS

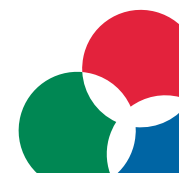


HONDA

YOUR
CURIOUS
BELONGS
HERE

ONTARIO
SCIENCE
CENTRE

An agency of the
Government of Ontario



Many rookie MPs to run in 2015 election

'Big responsibility'.

All but two young NDP MPs have committed to running for re-election

In 2011, Mylène Freeman became a New Democrat member of Parliament almost by accident. In 2015, she intends to be elected on purpose.

Freeman, 25, is one of a half-dozen MPs who were barely in their 20s when a surge of support for the NDP in Quebec saw them get the job in 2011, despite never having set foot in their ridings during the campaign.

Questions swirled about whether this rookie class would last even a single sitting. Not only did they prevail, but so far all but two have committed to running for re-election in 2015.

Only 19 when he was elected, NDP MP Pierre-Luc Dusseault had the distinction of becoming the youngest person ever voted into the House of



From left: NDP MPs Matthew Dubé, Laurin Liu, Mylène Freeman and Charmaine Borg, all McGill University students, arrive on Parliament Hill on May 19, 2011.

SEAN KILPATRICK/THE CANADIAN PRESS FILE

Commons. He didn't say much for the first little while but slowly found his voice.

"You have such big responsibility, and if you want to succeed you have to work, work hard, work every day," Dusseault said.

It's not just Freeman and Dusseault going into 2015 a little wiser.

Liberal Leader Justin Trudeau suspended MPs Massimo Pacetti and Scott Andrews from caucus last month amid explo-

sive allegations of "serious personal misconduct" involving two of their NDP counterparts.

Though whispers of impropriety have coursed through the halls of power in Ottawa for decades, the suspension forced Parliament to confront it publicly for the first time.

Creating a better political climate for women is one of the reasons Freeman says she wants to run again.

"This place isn't built for women," Freeman said. Unbeknownst to her, a colleague from another party could be seen taking note of her physique as he passed behind her while she spoke. A harassment-prevention policy was implemented this past week.

Parliament also learned it was not immune from security threats. Cpl. Nathan Cirillo was shot dead Oct. 22 at the National War Memorial, moments before gunman Michael Zehaf Bibeau stormed the Centre Block, where he died in a gun battle with security.

THE CANADIAN PRESS



Zzzzzzz ... Santa and baby need a nap

Ten-week-old Jaxson Schieman curls up for a nap with Santa at the Rideau Centre Mall in Ottawa on Sunday.

LUCY SCHOLEY/METRO IN OTTAWA

'Momentum' building

Nunavut suffering hunger pangs

The lineup for Iqaluit's soup kitchen stretches out the door, down a flight of wooden steps and onto the icy street.

Inside, Cathy Sawyer stirs a large pot brimming with chicken soup, enough for 200 servings. The 65-year-old and

fellow volunteers have been in the kitchen since 8 a.m., preparing a lunch that will be the only meal of the day for many of those waiting.

In the wake of a November report from the federal auditor general critiquing the government's food-subsidy program, footage emerged of Rankin Inlet residents foraging in the town dump. Even the UN has weighed in.

Nunavut MP and Environment Minister Leona Aglukkaq insists the issue has been exaggerated.

"We have some momentum on this issue," said Ed McKenna, director of Nunavut's Anti-Poverty Secretariat.

Yet, food insecurity — defined as a lack of access to healthy, affordable food — is not a new phenomenon in Nunavut. THE CANADIAN PRESS

merry

GET HOOKED UP MAS

+ MEMBERS GET EXCLUSIVE DEALS LIKE

H&M
20% OFF

CINEPLEX
2-FOR-1 MOVIES

virginmobile.ca

Order online at virginmobile.ca, call 1.855.BE.VM.VIP or stop by to say hi.



Foreign workers. Three killed in weekend crash

Two victims involved in a fatal highway crash in Alberta on Saturday were newly married, said members of the Filipino community.

Three people were killed in the collision on Highway 11 and Range Road 4-2 on Saturday after a Ford Mustang hit the ditch and then over-compensated, colliding with a moving truck in the next lane.

Two male passengers and one female passenger were declared dead on scene, while the male driver was transported to the University of Alberta Hospital and was reportedly in critical condition.

RCMP has confirmed the victims of the crash were temporary foreign workers returning to Rocky Mountain House after language training in Red Deer. Police believe that driver inexperience could have been a factor in the crash.

According to a member of the Edmonton Filipino community, Lyla Gray, two of the crash victims had worked at Dairy Queen and were married just two months ago, with the groom only arriving in Canada before the wedding.

Highway accidents

Last month four people were killed while driving along Highway 21 near Leduc, Alta.

- All four were temporary foreign workers from the Philippines.

"I was so shocked, and all of the Filipinos are shocked also. It happened again after two weeks," said Gray.

"(We're) sad because I don't know why it's happening in Alberta," Gray said, adding that there needs to be more education for newcomers to Canada about winter driving.

"In the Philippines, where we come from, there's no snow, so it's very hard to adjust when (we) come here," she said, adding she often warns people not to drive in the winter due to unsafe conditions.

At the time of the crash, all of the victims had been sending their earnings home to relatives in the Philippines.

LEAH HOLODAY/METRO IN EDMONTON

Improvements needed to enhance end-of-life care



Dr. Irfan Dhalla, vice-president of Health Quality Ontario, in an undated photo. COURTESY ST. MICHAEL'S HOSPITAL/THE CANADIAN PRESS

Health Quality Ontario. Report shows 70 per cent of elderly hospitalized patients prefer comfort over life-prolonging efforts

Dramatic improvements are needed to provide quality palliative care for all patients facing the end of their lives, including boosting the number of health providers trained in specialized care of the dying, says an Ontario health advisory agency.

The issue is becoming more pressing due to the aging population. By 2026, the number of Canadians dying each year will increase by 40 per cent to 330,000 people.

"There certainly are some real pockets of excellence," said Dr. Irfan Dhalla, vice-president of Health Quality Ontario, regarding the availability of comprehensive palliative care.

"But there are also areas in Ontario where patients don't have access to that kind of care, and the best estimates are that only about 30 per cent of people who are dying have access to specialized team-based palliative care," said Dhalla.

In a report released Monday, Health Quality Ontario said that although Canada ranks relatively high on an international index measuring "quality of death," hundreds of thousands of Canadians have no access to co-ordinated end-of-life care.

Polls have shown that most Canadians want to die at home, surrounded by their loved ones. The report cites a survey that found that 70 per cent of hospitalized elderly patients wanted comfort measures instead of life-prolonging treatment.

The report also provides evidence to support the need for public discussion about the normalization and de-medicalization of death and dying.

THE CANADIAN PRESS



Samsung GALAXY S4

\$45/mo. SILVER PLAN GETS YOU:

- UNLIMITED Weekends & Evenings from 5pm to 7am
- UNLIMITED Text & Picture Messaging across Canada & to the U.S.
- UNLIMITED International Text Messaging
- 500 Canada-Wide Minutes
- 500 MB of Data
- Voicemail & Call Display



IT'S BETTER TO BE A MEMBER

Nicaragua

18 missing from capsized boat

Rescue crews in Nicaragua say they have found a fishing boat that capsized in the Caribbean last week with 50 people aboard.

Eighteen fishermen who were aboard the lobster boat MN Wayward Wind remain missing. It overturned

about 35 nautical miles (65 kilometres) southeast of Puerto Cabezas.

Vilma Garcia, the wife of one of eight men rescued Friday, said her husband Porfilio Levy, 36, suffered dehydration and severe sunburn and died a day later. The boat was on a 15-day trip when it was hit by a huge wave Tuesday.

THE ASSOCIATED PRESS

China

Ten miners killed in explosion

Ten Chinese miners were found dead Sunday hours after they were trapped underground in an explosion at a mine in the northeastern province of Heilongjiang, state media said.

The cause of the incident at the Xingyun Mine

in the city of Jixi was under investigation, the state-run China News Service said.

China's mines are the world's deadliest, although a push to boost safety has lowered death tolls in accidents. Just over 1,000 deaths in 604 coal mining accidents were reported in 2013, down from more than 6,000 per year a decade ago. THE ASSOCIATED PRESS

Congo

Boat death toll could exceed 129

Authorities say at least 129 people are dead in Congo after a boat sank on a lake in southeastern Congo.

Laurent Kahenzi Sumba, the transport minister for Katanga province, said Sunday 129 bodies have been recovered and there are 232

known survivors.

Many boats in Congo carry far more people and cargo than are listed. The disaster is believed to have happened early Friday.

The MV Mutambala was a private boat that connected towns in Katanga and South Kivu provinces. Kahenzi said an investigation is underway.

THE ASSOCIATED PRESS

Aussie police dealing with hostage crisis

'Politically motivated.'
PM responds to incident as police move in

A hostage situation erupted Monday inside a chocolate shop and cafe in Sydney, Australia's largest city, with the nation's prime minister saying it may be "politically motivated."

New South Wales state police said they were dealing with "an armed incident," and said they were trying to make contact with people inside the Lindt Chocolat Cafe in Sydney.

Television footage shot through the cafe's windows showed several people with their arms in the air and hands pressed against the glass, and two people holding up what appeared to be a black flag with white Arabic writing on it.

Zain Ali, the head of the Islamic Studies Research Unit at the University of Auckland, said it was difficult to read the message because media images showed only the lower part of the flag. But he believed it was the Shahada, or declara-

tion of faith. He said he could make out the word "Muhammad."

Ali said the Shahada translates as "There is no deity of worship except God (Allah), and Muhammad is the messenger of God." It is considered the first pillar of Islam's five pillars of faith, and has been used by groups like al-Qaida and Islamic State but wasn't invented by them, Ali said.

"We don't know whether this is politically motivated, although obviously there are some indications that it could be," Prime Minister Tony Abbott told reporters in the nation's capital, Canberra. "We have to appreciate that even in a society such as ours, there are people who would wish to do us harm."

A police spokeswoman said no injuries had been reported from the incident. Heavily armed officers were lined up outside the cafe, and a man with a backpack inside the cafe could be seen walking back and forth in front of the glass doors.

THE ASSOCIATED PRESS



Protest over shootings moves to church pews

Senior Judge Theodore Newman, of the Historic Courthouse, wearing a "Hands Up, Don't Shoot" shirt, raises his clenched fist during a church service at the African Methodist Episcopal Church in Washington Sunday. Congregants in African-American churches across the U.S. wore black to Sunday services in a symbolic stand against police shootings of unarmed black men.

MANUEL BALCE CENETA/THE ASSOCIATED PRESS

Compromise deal reached on climate

Climate negotiators salvaged a compromise deal in Lima early Sunday that sets the stage for a global pact in Paris next year, but rejected a rigorous review of the greenhouse gas emissions limits they plan.

More than 30 hours behind schedule, delegates from more than 190 countries agreed on what information should go into the pledges that countries submit for

the expected Paris pact.

They argued all day Saturday over the wording of the decision, with developing nations worried that the text blurred the distinction between what rich and poor countries can be expected to do.

The final draft said countries have "common but differentiated responsibilities" to deal with global warming.

The momentum from last

month's joint U.S.-China deal on emissions targets faded quickly in Lima as rifts reopened over who should do what to fight global warming.

Many developing countries, the most vulnerable to climate change's impacts, accuse rich nations of shirking their responsibilities to curb climate change and pay for the damage it inflicts.

The approved draft weak-

ened language on the content of the pledges, saying they "may" instead of "shall" include quantifiable information showing how countries intend to meet their emissions targets.

"I think it's definitely watered down from what we expected," said Alden Meyer of the Union of Concerned Scientists.

THE ASSOCIATED PRESS

At least 32 dead, 76 missing in Indonesian landslide



Rescuers try to pull out the body of a landslide victim in Jemblung, Central Java, Indonesia, on Sunday. A.K. HENDRATMO/THE ASSOCIATED PRESS

Rescuers pulled more bodies from the debris Sunday after heavy rain in central Indonesia loosened soil and collapsed a hill, setting off a landslide that killed at least 32 villagers and left 76 others missing under piles of mud.

About 2,000 rescuers, including soldiers, police and volunteers, were digging through the mud and the wreckage of crumpled homes, getting some relief from clear weather following days of heavy rain. Excavators, meanwhile, shoved

aside earth and the remains of decimated wooden homes.

Residents of Jemblung village in Central Java province's Banjarnegara district said they heard a roaring sound followed by the raining down of red soil that buried more than 100 houses late Friday.

"The landslide looked like it was spinning down," said one resident, Subroto, who like many Indonesians uses only one name.

He said one side of the hill collapsed, then another. "In five minutes, there were

three (major landslides) and they swept away everything," Subroto said.

By late afternoon Sunday, 32 bodies had been pulled from the debris, while hopes faded that the 76 people still missing would be found alive, said Sutopo Purwo Nugroho, the spokesman for Indonesia's Disaster Mitigation Agency.

Banjarnegara is located on Indonesia's most densely populated island of Java, about 460 kilometres (285 miles) east of Jakarta.

THE ASSOCIATED PRESS

Hill collapse

Villager Wayan Wahyuni, a 20-year-old farmer, saw his grandfather and dozens of neighbours buried alive.

- The mud was more than six metres deep in some spots.
- Wahyuni himself was buried up to his chest until he was rescued seven hours later.

British panel wants access to U.S. report

Senate documents. U.K. hopes to discover how involved the country was in the interrogation of suspects after 9/11

A U.K. parliamentary panel wants access to information not made public in a U.S. Senate report that may pertain to Britain's role in the interrogation and rendition of terror suspects following the Sept. 11, 2001 attacks.

Malcolm Rifkind, chairman of the Intelligence and Security Committee, told the BBC on Sunday that the panel investigating allegations of British involvement in torture would request access to the Senate's findings related to Britain.

Prime Minister David Cameron's office has acknowledged some parts of the report were blacked out for national-security reasons but says none of it related to any alleged British involvement "that would be unlawful in the U.K."

The request for the material to be omitted from the executive summary published last week was made by British intelligence agencies to the CIA, rather than the government.

Indian Ocean U.S. base

The CIA report had led to demands that Britain stop talks with the U.S. over the use of a British atoll as a military base.

- **Diego Garcia.** The Indian Ocean island was used twice as a U.S. refuelling stop during the 2002 transfer of two terrorism suspects.
- **Deal set to expire.** The 50-year agreement between the U.K. and the U.S. to use Diego Garcia as a base is set to expire in 2016.

The U.S. Senate Intelligence Committee's report on CIA interrogations exposed years of misrepresentations that seem designed to boost the case for the effectiveness of brutal interrogations.

When asked whether he was hopeful he'd get the information, Rifkind replied, "I do not say I would be confident."

THE ASSOCIATED PRESS

Japanese elections

PM firms up lower house power base

Japan's ruling coalition was headed for a resounding victory in lower-house elections Sunday, firming up Prime Minister Shinzo Abe's hold on power.

Media projections, based on exit polls, showed the ruling Liberal Democratic Party easily retaining its majority in the House of Representatives.

tives.

The Liberal Democrats, a conservative party predominantly in power since the end of the Second World War, appeared to have fallen short of securing a two-thirds majority on their own but may have done so with their coalition partner, the Buddhist-backed Komei party. In early returns, the two parties had already locked up 278 seats in the 475-seat lower house, according to national broadcaster NHK. **THE ASSOCIATED PRESS**

Newtown, Conn.

Community reflects, remembers Sandy Hook shooting

The mother of a child killed in the Sandy Hook Elementary School shooting spoke out against gun violence Sunday on the second anniversary of the massacre that left 20 children and six educators dead.

"And just like our hearts

were broken and we can't breathe, the hearts of the mothers in Ferguson, in Bridgeport, in Hartford, in Florida, in New Haven, in Danbury, they can't breathe," said Nelba Marquez-Greene, who lost her daughter, Ana Grace.

No public memorial events are planned in the Newtown community, but town officials said the day should be a time of reflection and remembrance.

THE ASSOCIATED PRESS

HUDSON'S BAY

FOSSIL

A watch with a dazzling dial and a black bracelet that shines, can be worn with jeans or dressed to the nines.

\$155 TO \$225



CANADA'S #1 SELLER OF WATCHES

SHOP THEBAY.COM



Posing for papal selfies

Faithful fans take selfies with Pope Francis during his visit to St. Joseph parish church in Rome on Sunday. During his traditional Sunday window appearance, Francis encouraged people to strive for joy, telling his worldwide flock, "We've never heard of a sad saint." Some 50,000 people came to St. Peter's Square to cheer the pope during the appearance. Among them were many children clutching figurines of baby Jesus for Francis to bless for Christmas crèche scenes at home or school. **GREGORIO BORGIA/THE ASSOCIATED PRESS**

Egypt

Three detained for talk overheard on Cairo subway

Cairo police briefly detained three Egyptians, including two with British citizenship, after a man said he overheard them discussing to destabilize the country during next month's anniversary of the 2011 uprising, a security official and a British diplomat said Sunday.

THE ASSOCIATED PRESS

Afghanistan

Ghani: 'We will never surrender'

Defying insurgents, Afghan President Ashraf Ghani on Sunday condemned the wave of militant attacks striking his country ahead of the withdrawal of most foreign troops, vowing: "We will never surrender."

In a televised speech to mark Afghanistan's Human Rights Day, Ghani called on all leaders to condemn the violence. THE ASSOCIATED PRESS

Syria

Rebels, al-Qaida make gains on Assad's positions

Rebels and al-Qaida militants took over at least three government checkpoints Sunday around military bases in northwest Syria, activists said.

The positions that fell to opposition fighters in heavy fighting are located outside the town of Maaret al-Numan in Syria's Idlib province. THE ASSOCIATED PRESS

Yemen

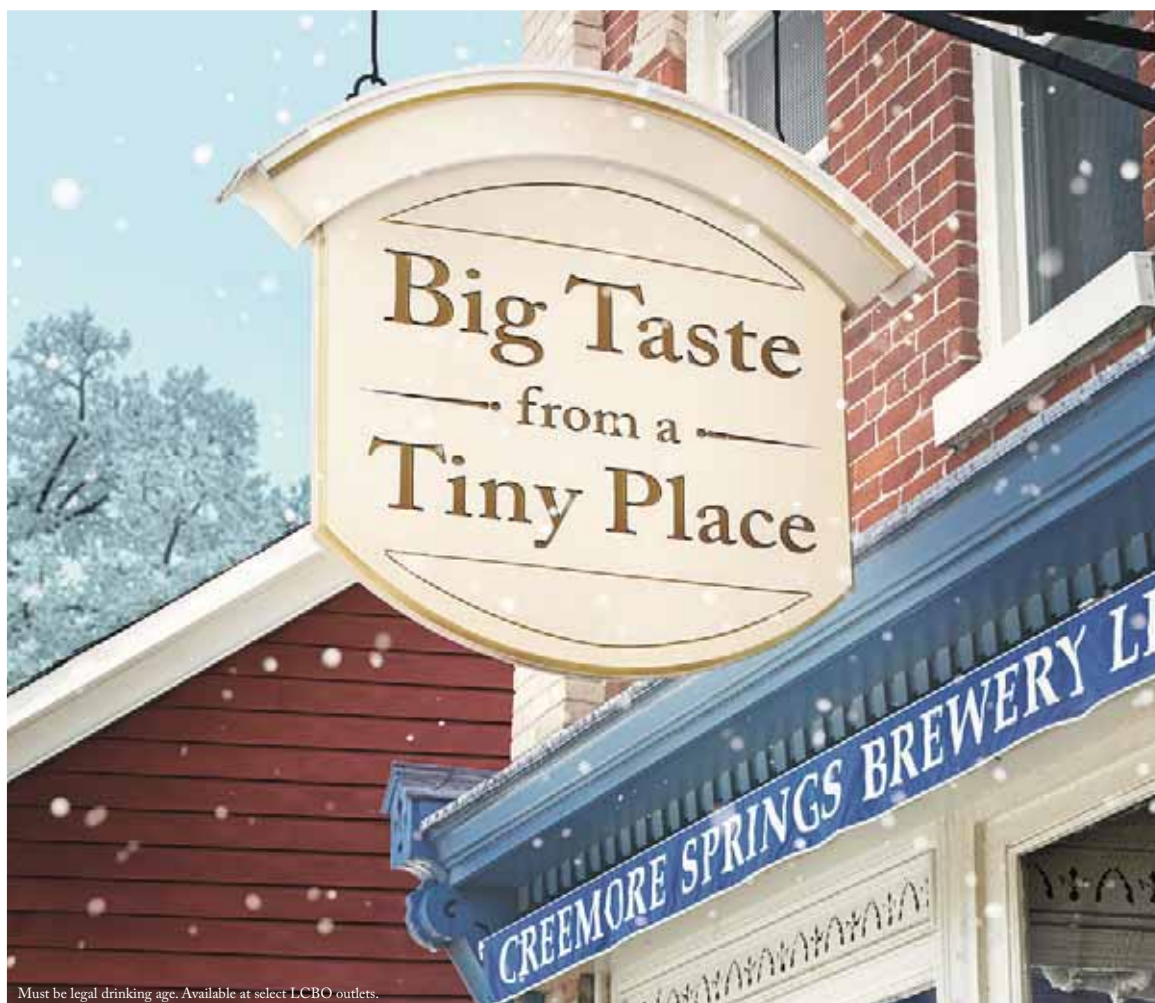
Rebels sack local Hodeida governor

Yemeni Shiite rebels and supporters of former President Ali Abdullah Saleh who seized control of the capital Sanaa, sacked the governor of a strategic Red Sea province and replaced him with an ally on Sunday, amid an escalating power struggle with the country's embattled president, a local official said.

THE ASSOCIATED PRESS



Masked Hamas members brandish assault rifles while standing next to a rocket during a rally to commemorate the 27th anniversary of the militant group, in Gaza City, Sunday. KHALIL HAMRA/THE ASSOCIATED PRESS



Must be legal drinking age. Available at select LCBO outlets.

There are two simple rules for crafting great beer:

Brew it small. And brew it big. Small as in small batches, so you can tinker until everything's perfect. And big as in taste. Not watered down, middle-of-the-road flavour — we're talking beers worth brewing. We've put some of our favourites into one cool collection pack that's perfect for the holidays: our famous Lager, crisp Pilsner and bold urBock. It's a lot of big taste stuffed into one little box.



Hamas anniversary rally a show of force

Rockets, drones.
Weapons display a message to both Israel and Gaza residents

The Islamic militant group Hamas displayed rockets and other heavy weapons Sunday during a rally marking the 27th anniversary of its founding.

It also launched a drone that prompted Israel to scramble fighter jets in a precautionary measure, the Israeli military said. Several thousand people attended the show of force in Gaza City, a lower turnout than in previous Hamas anniversary rallies.

The group's leaders watched from a stage, including former Gaza Prime Minister Ismail Haniyeh, who brandished an assault rifle and flashed a V-for-victory sign.

Sunday's march came 3-1/2 months after the end of a 50-day war between Israel and Hamas. It was the third and bloodiest round of fighting between the two since late 2008, with some 2,200 people killed on the Palestinian side and 72 on the Israeli side.

Despite claims of victory by both Israel and Hamas, the fighting failed to resolve underlying conflicts that contributed to the summer war.

Israel says it launched the operation in response to non-stop Hamas rocket fire. Hamas said it was fighting to lift an Israeli-Egyptian border blockade first imposed on Gaza after the

Islamic militant group violently seized the territory from forces loyal to the Western-backed Palestinian President Mahmoud Abbas in 2007.

With Sunday's weapons display, Hamas appeared to be sending a message to both Israel and the residents of Gaza that another round of fighting is an option. Hamas also released a video with brief narration purported to be from Mohammed Deif, the shadowy leader of the group's military wing and the target of repeated Israeli assassination attempts.

Israel tried to kill Deif in an August airstrike on a Gaza City home that killed one of his wives and two of the couple's young children. Deif's fate has remained unclear, though Hamas said at the time that he had survived.

The man in the recording identified as Deif said, "We will return to them (Israelis) with fighters that they cannot fight and will drive them out ... God willing."

Meanwhile, Israeli Prime Minister Benjamin Netanyahu was gearing up for a diplomatic battle with Abbas, who is seeking UN Security Council resolutions regarding Israel's borders and its treatment of Palestinians.

A resolution backed by Abbas would set November 2016 as the deadline for ending Israeli occupation of lands sought for a Palestinian state.

Netanyahu is meeting with U.S. Secretary of State John Kerry in Rome on Monday. Kerry hopes to avert a possible

Gaza reconstruction

UN envoy meets with Hamas' No. 2

Hamas says a senior UN envoy held a rare meeting with the No. 2 in the Islamic militant group to find ways to speed up Gaza reconstruction after the summer war between Israel and Hamas.

The group says Robert Serry, UN co-ordinator for the Middle East peace process, held talks with Moussa Abu Marzouk of Hamas at the UN headquarters in Gaza City on Thursday. Hamas is shunned by the West as a terror group.

UN officials would only say that Serry meets with Hamas officials when needed. The UN is leading rebuilding efforts in Gaza, where the war damaged or destroyed thousands of homes. **THE ASSOCIATED PRESS**

Security Council clash over the issue.

The Israeli leader alleged Sunday that the resolution "will lead Islamic extremists to the outskirts of Tel Aviv and the heart of Jerusalem." He was apparently referring to fears that Hamas would take over any future Palestinian state.

THE ASSOCIATED PRESS

Journalists among 24 people detained by Turkish police

Police conducted raids in a dozen Turkish cities Sunday, detaining at least 24 people, including journalists, TV producers and police known to be close to a movement led by a U.S.-based moderate Islamic cleric who is a strong critic of President Recep Tayyip Erdogan.

It was the latest crackdown on cleric Fethullah Gulen's movement, which the government has accused of orchestrating a plot to try to bring it down.

The government says the group's followers were behind corruption allegations that last year that forced four Cabinet ministers to resign.

Gulen, who lives in self-imposed exile in Pennsylvania, denies the accusations.

During a speech on Saturday, Erdogan vowed to "bring down the network of treachery and make it pay."

EU foreign affair chief Federica Mogherini and Johannes Hahn, commissioner for European enlargement negotiations, said the raids "are incompatible with the freedom of media, which is a core principle of democracy."

In Washington, State Department spokeswoman issued a written statement of concern over "core values and Turkey's own democratic foundations."

The state-run Anadolu

Agency said a court issued a warrant to arrest 32 people connected to the movement, and that 24 of them were detained in raids in Istanbul and other cities across Turkey on Sunday.

They included Ekrem Dumanli, the chief editor of Zaman newspaper, who was taken into custody at his paper's Istanbul headquarters, which was broadcast live on television.

Those with arrest warrants included Hidayet Karaca, the chief executive of Samanyolu television, as well producers of two of its TV shows. Both Zaman and Samanyolu are affiliated with the movement.

THE ASSOCIATED PRESS

MONDAY, DEC. 15TH
TODAY ONLY

SAVE 10%

ON ALL COSMETICS & FRAGRANCES

FROM ALL THE BRANDS YOU LOVE!



RECEIVE \$10 IN BONUS SEARS CLUB™ POINTS, WHEN YOU SPEND \$75 OR MORE IN COSMETICS, FRAGRANCES AND BATH & BODY WITH YOUR SEARS FINANCIAL™ CREDIT CARD**

IN STORE ONLY

Sears

IN STORE AND ON SEARS.CA
FREE SHIPPING WITH ONLINE ORDERS OF \$99 OR MORE*

*Before taxes. Offer valid on items under 65 lbs. See sears.ca for more details. **On approved credit. Before taxes. Points calculation is based on the standard earning of 1 base point per \$1 spent at Sears. Points are awarded on net purchases, excluding applicable taxes, Sears Gift Cards, optional financing programs on the Sears Card, and services (e.g. delivery). Points are also awarded on optional financing programs on the Sears Financial MasterCard, Sears Financial Voyage MasterCard and on selected insurance products (see searsfinancial.ca). Points will be awarded 3 days after the transaction date. Offer in effect Monday, December 15, 2014 only. Please see your Sears Club Reward Program Terms & Conditions for more details. Sears Financial Credit Cards are also known as Sears Card, Sears® MasterCard®, and Sears® Voyage® MasterCard® and are issued by JPMorgan Chase Bank, N.A. © Sears Canada Inc., 2014. All rights reserved. NE1236214

Waze. Quest to outsmart traffic app fails miserably

Los Angeles residents whose homes hug a warren of streets next to the busiest urban freeway in the U.S. were baffled when they saw bumper-to-bumper traffic on their streets a year ago.

When word spread that the explosively popular new smartphone app Waze was sending many of those cars through their neighbourhood in a quest to shave five minutes off a daily rush-hour commute, they were angry and ready to fight back.

They figured they would outsmart the app, some said, by using it to report

phoney car crashes and traffic jams on their streets that would keep the shortcut-seekers away.

Months later, the cars are still there, and the people are still mad.

That's because the app can't be outsmarted, Waze spokeswoman Julie Mossler said.

"With millions of users in L.A., fake, co-ordinated traffic reports can't come to fruition because they'll be negated by the next 10 people that drive down the street passively using Waze," she said.

THE ASSOCIATED PRESS

Low oil prices

OPEC chief calls for oilfield investment

The secretary-general of OPEC on Sunday urged Gulf Arab nations to keep investing in oilfield development despite the plunge in crude prices and gave no indication the cartel was prepared to shift its

strategy to halt the slide.

Oil prices have shed nearly half their value since late June, including a four per cent tumble Friday that left benchmark U.S. oil prices at \$57.81 US a barrel — their lowest level since May of 2009, when the U.S. was still in recession.

THE ASSOCIATED PRESS

Schools must do a better job of teaching money basics: Expert

Money, money, money.

Canadian educators need to do more to help our young learn about balancing their books

Educators across Canada are increasingly seeing the value of teaching kids the basics of money management at a young age, but some experts warn the patchwork of programs being offered in schools can only go so far in helping students avoid major money pitfalls down the line.

School systems in several provinces — including Ontario, Quebec and Saskatchewan — have in recent years added elements of financial literacy to the core classes taught through elementary and high school, while British Columbia more than a decade ago created a mandatory Grade 10 financial life skills class.

But in order to make those



A more cohesive approach to teaching money management to students is needed, say experts. JONATHAN HAYWARD/THE CANADIAN PRESS FILE

lessons truly sink in, schools must have a designated financial capability curriculum that's applied across the board, some experts say.

"Unless you have a focused, consistent curriculum designed specifically and implemented across the majority of grades, so it knows where it ended last year and it's going to pick up and add more infor-

mation it's never going to work," said Gail Vaz-Oxlade, the financial guru behind the TV show Til Debt Do Us Part and author of Money-Smart Kid\$ and other books.

"And the problem we have right now is that by using the word money or using money context for traditional lessons, (school) boards are convincing parents that they're

putting financial literacy into schools — but they're not," Vaz-Oxlade said.

In Ontario, the focus in the classroom is largely on the math aspect of money management, "but those things are not the issue in terms of how to deal well with money," she said. "The issue in terms of how to deal well with money are things like you can't spend more money than you make."

A 2012 study by the Investor Education Fund found only 40 per cent of participating Ontario high school students felt somewhat or very prepared to manage their finances after graduation, and roughly a quarter said their schools gave them most or all the financial information they needed.

Sixty-nine per cent said they thought personal finance should be taught in the classroom, according to the study, which was based on an online poll of 400 high school students. THE CANADIAN PRESS

Medicines come in all shapes and sizes So do our volunteers

Healthy men and women ages 18+ are needed for clinical research studies.

Eligible subjects will receive financial compensation for participation.

www.studies4u.com • 416.640.4004 • 1.866.222.8063 (toll free)

720 King Street West, 7th floor (north elevators)

Healthy Volunteers

inc
Research®



Earn travel rewards up to 4x faster.¹

No annual fee for the first year. Plus, get 20,000 bonus points, good for \$200 in travel.²

With the Scotiabank[®] Gold American Express[®] Card, you'll enjoy the freedom and flexibility to redeem points before or after your trip with no blackouts, seat restrictions or booking fees.

www.scotiabank.com/4xfaster

You're richer
than you think.^{®*}



** Registered trademarks of The Bank of Nova Scotia. ® American Express is a registered trademark of American Express. This credit card program is issued and administered by The Bank of Nova Scotia under license from American Express.
¹ You will earn 4 points per \$1 on the first \$50,000 in purchases made annually at American Express merchants classified in the American Express network as: Gas Service Stations (with or without Ancillary Services and with Merchant Code: 5541) and Automated Fuel Dispensers (Merchant Code: 5542); Grocery Stores and Supermarkets (Merchant Code: 5411); Eating Places and Restaurants (Merchant Code: 5812); Drinking Places (Alcoholic Beverages) including Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques (Merchant Code: 5813); Fast Food Restaurants (Merchant Code: 5814); Entertainment including Motion Picture Theaters (Merchant Code: 7832), Theatrical Producers (except Motion Pictures) and Ticket Agencies (Merchant Code: 7922); Bands, Orchestras and Miscellaneous Entertainers – Not Elsewhere Classified (Merchant Code: 7929). Some merchants may sell these products/services or are separate merchants who are located on the premises of these merchants, but are classified by American Express in another manner, in which case this added benefit would not apply. You will earn 1 point per \$1 on purchases made after you have reached the 4 points per \$1 \$50,000 annual spend maximum and on all other purchases made with the card. Points are not awarded for cash advances, Scotia Credit Card Cheques, Scotia Rewards Dollars, returns, payments, casinos and gambling, annual membership or card fees, interest charges or service transaction charges. ² The introductory annual fee waiver only applies to the initial annual fee for the primary and additional cards. The Scotiabank Gold American Express Card regular interest rate is 19.99% for purchases. For cash advances, balance transfers and Scotia Credit Card Cheques the interest rate is 21.99%. The regular annual fee is \$99 per year for the first card issued on the account; additional cards are charged an annual fee of \$29 per year per card when issued regardless of card activation and will be billed to your first statement and once a year thereafter. Any additional cards must be issued by February 28, 2015, to qualify for the offer. The 20,000 Scotia Rewards bonus points are awarded when you use your Scotiabank Gold American Express Card for at least \$1,000 in net purchases posted to your account in the first three months from the account open date and provided the account is open and in good standing. Net purchases are defined as the cost of goods and services purchased on your credit card account, less amounts credited for refunds on such purchases. The points will appear as an adjustment on your Scotiabank Gold American Express Card statement within two statement cycles after the third billing cycle has passed. Offer applies to new accounts opened by February 28, 2015. Rates and fees are as of September 1, 2013 and are subject to change without notice.

VOICES

THE TRUTH ABOUT TRAFFIC

Tory's tough talk doesn't go far enough: If Toronto really wants to see progress, we need to talk about mobility as a whole



**TORY'S
TORONTO**
Matt Elliott

Since he took office, Mayor John Tory has been talking tough on traffic.

He quickly unveiled his six-point traffic plan earlier this month. It includes ideas such as retiming traffic signals and better reporting on road closures — to ensure that, for example, the Gardiner isn't closed the same weekend T-Swift performs downtown.

The biggie, though, is his plan to strictly enforce no-stopping zones on major arterial roads. You stop, you get towed.

On the surface, there's a lot to like about these measures. A lot of this is no-brainer

stuff. Why even have something called a "no-stopping zone" if you're going to occasionally let vehicles stop there?

And in an age where a robot can vacuum my house, it does seem hard to accept that the city can't do a better job of co-ordinating road closures and timing traffic signals.

But at the same time, something about Tory's tough traffic talk worries me. He sometimes talks about traffic like it's something that can be solved, like an algebra problem, instead of something that we can only learn to live with, like a zombie outbreak.

That concerns me because the truth about Toronto traffic is simply this: Driving here will never be easy or fun.

The city is growing its population but

isn't growing its roads. There's no room for more, and even if we did somehow squeeze in a few new highways, the traffic phenomenon known as "induced demand" would mean they'd quickly become gridlocked, too.

Yes, certain measures can be taken to eliminate specific things that annoy drivers, but there's no hope of a permanent fix. And attempting to achieve that impossible fix could get very expensive and even contribute further to gridlock.

That fleet of on-call tow truck drivers you need to enforce no-stopping zones won't come cheaply, and they'll probably spend a bunch of time tied up in traffic themselves.

If Toronto really wants to see progress, the focus can't just be on traffic. It needs to

be broader. We need to talk about mobility as a whole. We need to look at how we can get more people moving without automobiles — whether that's biking, walking or taking transit.

That doesn't mean browbeating drivers. It means identifying scenarios where people willingly would not drive if only there was a workable alternative — the commuter who would love to bike if only there was a decent bike lane nearby, or the two-car family that'd gladly get rid of one vehicle if only transit ran more frequently.

It's these kinds of considerations that really will make a difference when it comes to getting around this city. Tory's traffic plan is fine, but it'll take more than tough talk to really get Toronto moving again.

Your Toronto



All of the lights

Photo submitted by reader
Mathieu Jacob

The Distillery District is ready for the holidays with its annual Christmas market, open until Sunday, Dec. 21.

For details about the district's celebration, visit torontochristmasmarket.com.

SUBMITTED

SEE YOUR SHOT HERE:
Send us high-resolution
snaps of your city to
readers@metronews.ca

Upcoming

Sliding and spinning

Everyone loves outdoor skating, right?

Well, the Harbourfront Centre is cranking it up a notch — and, just maybe, even a notch above that. The centre has launched its free DJ Skate Nights featuring some good old open ice fun set to the tunes of spin doctors from Toronto and beyond. It happens every Saturday night through Feb. 21.

ANGELA MULLINS/METRO

The future of digital

One of the early thinkers on the web's impact will set his sights on the future Monday — and predict what is still to come.

Don Tapscott speaks at the Big Idea Series at the University of Toronto's Rotman School of Management from 5 to 6 p.m., interviewed by The Economist's globalization editor Matthew Bishop.

ROSEMARY WESTWOOD/METRO

Carding on the agenda

The Toronto police board meets for the first time Monday under John Tory's administration.

Unlike his predecessor, Tory has chosen to sit on the board himself, signaling that reforming the force is a priority. On the agenda is a controversial report about the police practice of carding. The survey found that more than 40 per cent of respondents between the ages of 15 and 29 years of age reported being surrounded and intimidated during their last carding encounter.

LUKE SIMCOE/METRO

THE PAN AM GAMES ARE COMING!

July 10-26, 2015



TICKETS ON SALE NOW!
TORONTO2015.org/tickets

TICKETS
FROM
\$20



LEAD PARTNER



FUNDING PARTIES
BAILLEURS DE FONDS



SCENE 2

Gossip

NED EHRBAR

METRO'S TAKE ON
THE WORLD OF
CELEBRITIES

Iggy Azalea ALL PHOTOS GETTY IMAGES

Even if Iggy were born a man,
he would never be called Cody

Some stars just ignore all the weird rumours that go around about them, and some offer firm but boilerplate denials.

But, every once in a great while, some find just the right way to brush off the gossip while coming off as awesome in the process.

Case in point? Iggy Azalea actually declined to

respond to bizarre rumors that she wasn't always a girl named Iggy.

"Wait, so I'm just now reading that I was born a man and my name is Cody?" she posted to Twitter.

She followed that up with, "I just don't see myself as a Cody. I'm more of a Liam, if I had a penis."

You win this round of the Internet game, Ms. Azalea.

Oh, and she was understandably worried about how these new revelations would affect her career.

"Am I still gonna get my Billboard women in music award tomorrow, now that I supposedly have a penis or nah," she tweeted.

Panettiere 'over the moon'
that she is no longer the
shortest in her family

Nashville star Hayden Panettiere has a baby girl, just in time for Christmas.

The pint-sized actress gave birth to daughter Kaya Evdokia Klitschko last week, her first child with much taller fiancé Wladimir Klitschko, her rep confirms to People magazine.

"We are over the moon and madly in love," the new parents say in a statement.

The couple announced their engagement in October. No word yet on whether baby Kaya will take after the taller or the shorter side of the family.



Hayden Panettiere

The Queen's garden adds
magic to her majesty

During The Queen's Garden, a TV special set to air in the U.K. at Christmas, horticulturist Alan Titchmarsh apparently stumbled upon some magic mushrooms in the gardens of Buckingham Palace.

"It's eaten in some cultures for its hallucinogenic effects, but it also makes people who eat it very sick," an ecology professor explains to Titchmarsh, according to the Telegraph. "The old-fashioned thing to do was to feed it to the village idiot, then drink his urine, because you get all of the high without any of the sickness."

Well, then!

But don't get too excited about any Royal Family vision quests just yet. A Palace spokesman was quick to tell the Sun that "fungi from the garden are not used in the Palace kitchen."

But man, if they were? That could really liven up the Queen's Christmas Day address. Oh well. Instead, maybe some commoners can sneak in, chow down on the mushrooms and have a great time saying Titchmarsh's name over and over.



Queen Elizabeth



moto x

OUR BEST PLAN EVER

The Cross-Canada Plan \$44/month

- Unlimited Data
- Unlimited Canada & US Talk
- Unlimited Global Text
- International Calling from 1¢/min
- Voicemail+
- Credits to use your phone across Canada

OFFER ENDS SOON

WIND®
true mobile freedom™

Offer is valid as of November 2014 and are subject to change or cancellation without notice. All unlimited plan features are from anywhere on our network, otherwise long distance and roaming rates apply. The monthly service credits are applicable only for pay-per-use charges and monthly add-ons and are not valid toward your monthly plan fees (that is, the \$44/month plan fee), the cost of devices, or accessories. Any unused monthly credits will be forfeited and may not be carried over to the next month. The applied credits from this promotion may not be used toward the WIND Phone Protection Program. WIND may, from time to time, and without notice, determine that certain add-ons are not eligible for credits. All services subject to WIND's Terms of Service, Fair Usage Policy and Internet Traffic Management Policy and are for personal use by an individual. Applicable taxes extra. Additional terms and conditions apply. Learn more at WINDmobile.ca. Motorola is a registered trademark of Motorola Trademark Holdings, LLC. WIND, WIND MOBILE and TRUE MOBILE FREEDOM are trademarks of Wind Telecomunicazioni S.p.A and are used under license in Canada by Globalive Wireless Management Corp. © 2014 WIND Mobile

Download this! Metro gives you its weekly picks for the best in gaming, apps and ebooks



MIND THE APP
Kris Abel
@RealKrisAbel
scene@metronews.ca

Ebook

Frozen: The Cinestory

By. Robert Simpson,
Erik Burnham, &
Josh Elder

Kindle/iBooks

Fans have long been using movie screengrabs to tell their own stories on Tumblr. Here, Disney adopts the practice to transform Frozen into a beautiful graphic novel, adding a bit of magic with a window that highlights each panel as you read. You'll have to add your own music, sadly, but it truly does feel like you're reading the movie.

App

Ideas for Elves



iPhone/iPad
Free

This Elf on the Shelf holiday countdown app offers daily activities such as crafting marshmallow igloos, candy campfires, and pom-pom snowballs. They're for the elf toy, but that's merely optional.

Video game

Name. Dragon Age
Inquisition

For. PS3/PS4/Xbox 360/
Xbox One/PC

Rated. Mature 17+

Managing an adventure isn't as exciting as being the hero of one. As your party quests across dangerous lands, you must also direct an army by recruiting agents, establishing camps, and claiming new territories. Nothing kills the romance of a quest faster than administrative duties and this land of dungeons and dragons has many. Your attention can only drift away.

YORKDALE DUFFERIN MAZDA

WE DO IT BETTER, WE DO IT FOR YOU!



MAZDA'S

YEAR END EVENT

0% PURCHASE FINANCING ON ALL MODELS



D4XK65-AA00

2015 MAZDA3 GX

Bi-Weekly **\$81**

Downpayment	Rate	Term	Excludes HST
\$995	2.49%	60 MONTHS	

WHY BUY FROM US

1. NUMBER ONE DEALER IN CANADA FOR CUSTOMER SERVICE
2. HIGHLY RATED DEALER BY GOOGLE

IF YOU ARE NOT HAPPY BUYING, WE ARE NOT HAPPY SELLING

DISCLAIMER: BIWEEKLY LEASE PAYMENT IS BASED ON 20,000 KM PER YEAR, EXCLUDES HST, OTS TIRE TAX, LICENSING AND PPSA IS EXTRA. OFFER VALID TILL DECEMBER 31

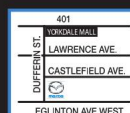


VISIT **YORKDALE DUFFERIN MAZDA.CA** zoom-zoom



www.YorkdaleDufferinMazda.ca

416-789-4521
2451 DUFFERIN STREET



DIRECT FROM
ROYAL ALBERT HALL
AND THE SYDNEY
OPERA HOUSE

**“a laugh
sensation”**

Daily Telegraph, UK

**STARTS
MARCH 4th
at the
SONY
CENTRE**



**GET YOUR
TICKETS
NOW**

ticketmaster.ca Group Sales
1-866-447-7849

Consumers bugged by careless video-game makers

Issue. Tight timelines for releases of highly anticipated titles mean that consumers are having to deal with glitches in their games

The video game industry is raking in record profits, but many developers are facing criticism as recent big-budget releases have been rushed to market with technical problems.

Ubisoft CEO Yannis Mallat issued a mea culpa earlier this month for the November release of Assassin's Creed Unity, acknowledging that the overall quality of the game "was diminished by bugs and unexpected technical issues."

"I want to sincerely apologize on behalf of Ubisoft and the entire Assassin's Creed team," read Mallat's statement. "These problems took away from your enjoyment of the game, and kept many of you from experiencing the game at its fullest potential."

The company — which has development offices in Toronto



A Parisian named Arno fights his way through the French Revolution in Assassin's Creed Unity. The video game industry is raking in record profits, but many developers are facing criticism as recent big-budget releases have been rushed to market with technical problems. THE CANADIAN PRESS

and Montreal that employ more than 2,000 people — intends to offer free downloadable content or a free game for those who bought the product before it was patched with a

software update.

"I think it's admirable, but no doubt a blemish on what should be their flagship product of the year. But they're certainly not alone in shipping

a game that's not finished," says Marc Saltzman, a Toronto-based syndicated video game critic.

Aaryn Flynn, general manager of Bioware Canada, says

Finding balance

With more than 40 per cent of games released in November and December, video game critic Marc Saltzman says many companies set unrealistic deadlines ahead of the holidays. Aaryn Flynn, general manager of Bioware Canada, adds "I don't think developers have ever had more ambition than they do now, so it's about finding a way to match that ambition with what's operationally possible ... So sometimes that requires a delay, sometimes that requires a Day 1 patch, sometimes it's both. So it's just about making sure that you strike the right balance."

Ubisoft's apology is a step in the right direction for developers.

"We all have to take responsibility for where our games are and fan reaction good or bad, so I think it's a good thing

to do," he said, adding that the recent release of Dragon Age: Inquisition needed to be patched on release day for technical issues. "But the complexity and the fidelity and the level of work that goes into these games is the highest it's ever been — it's sky-high."

Saltzman notes a disturbing "ship now, fix later" trend, where developers are taking advantage of customers' Internet bandwidth to repair a game after it's already been released.

American video game industry consultant and author Scott Steinberg says the Ubisoft decision to publicly apologize was "very rare" for any company, and believes the move will set a precedent in the industry.

"I think you probably will see more and more companies, if errors of this magnitude are encountered, being called upon to address the issue," he said.

"But even if you can throw an army of people at trying to stamp out these bugs — as wide of a net as you can cast — things are still going to slip through."

THE CANADIAN PRESS

'TIS THE SEASON TO BE THRILLED.



OPEN 365 DAYS A YEAR INCLUDING CHRISTMAS & NEW YEAR'S DAY

BUY TICKETS NOW AT RIPLEYSAQUARIUMOFCANADA.COM

Ripley's
AQUARIUM OF CANADA

STEP INTO ANOTHER WORLD

How to rise from the debt

Your money. Figure out if you're carrying too much debt and what to do about it if you are



GAIL VAZ-OXLADE
Gail blogs daily at gailvazoxlade.com

Our tolerance for debt has gone way, way up. Some folks believe everyone's got some debt. Hey, if you have a mortgage that's manageable, I've got no beef with you.

But if you're carrying even a penny in consumer debt — balances on your credit card or line of credit, overdraft, buy-now-pay-later loans — it is too much debt.

That being said, I know that there are folks who are trying to get rid of their debt.

If you're spending up to 15 per cent of your income for debt repayment (not including your car payments and your mortgage), you're on your way to debt freedom.

To calculate what percentage of your income you're spending on debt repayment, add up your monthly debt repayment amounts (not including car payments and mortgage), divide that by your monthly take-home pay, and multiply it by 100.

If you're spending \$670 a month paying off your credit cards, student loans, line of credit, furniture loan, or whatever else, and you make \$3,100 net a month, your calculation would look like this: $670 / 3100 \times 100 = 21.6\%$

If you're spending 15 per cent or less of your monthly income paying off your debt then you're probably OK from a cash-flow perspective.



Get that money burden off your back by paying off your debt. ISTOCK

tive. If you're spending more than that, uh-oh!

The words "paying off" are important. If you're spending 15 per cent or more of your income just meeting your minimum monthly payments you're gonna be in debt for a long, long, long time and you're going to pay *gobs* of interest.

Have you looked at the line at the bottom of your credit card statement that says, "If you make only the minimum payment each month (on your \$6,369.36 balance), we estimate it will

take 55 years and 10 months to fully repay the outstanding balance."

Cripes! (Taken directly off my credit card statement that I paid in full immediately!)

If you have a \$3,000 balance on a credit card charging 14.98 per cent interest, and pay a two per cent minimum every month, it will take 26 years to pay off your balance and cost you a total of \$7,440 in interest. Seriously, that stuff you bought on sale just cost you three times as much as you planned!

Why are you doing this to yourself?

- 1 Admit you have a problem. Say it out loud right now: "I have a problem with my debt." If you aren't prepared to admit you're in trouble, no one can help you. If you aren't prepared to add up the mess you're in, quit your whining. If you want things to change, start by saying, "I have a problem with my debt."
- 2 Write down every penny you spend. Whether you spend \$1.25 for coffee or \$600 on a fabulous new pair of shoes, write it down. This is how you become accountable for forfeiting your future in the name of an immediate pleasure. When you look over your list at night — yes, you have to look over the list every night — ask yourself why you're really buying. Did you get a rush? Did you feel pleasure? How are you feeling now?
- 3 Switch from credit to cash. It is way easier to charge something than it is to fork over cold, hard cash.
- 4 Commit to paying off your debt. Grab a calculator and figure out how much it will take each month to be out of debt by a specific date. Then allocate the majority of the money to paying off your most expensive debt first while you make minimum payments on the other debts. Once your first debt is paid off, reallocate that money to your next most expensive debt. Keep going till you're out of the hole.
- 5 If you must find a way to make more money to get out of debt, so be it. You played and now it's time to pay. More work may be what it takes. The upside: You'll be so busy earning, you'll have very little time or energy left to spend. Life is expensive enough. Get rid of the interest costs so you can use your money for *you* instead of making some lender richer!

Here are 5 more signs you may be in over your head:

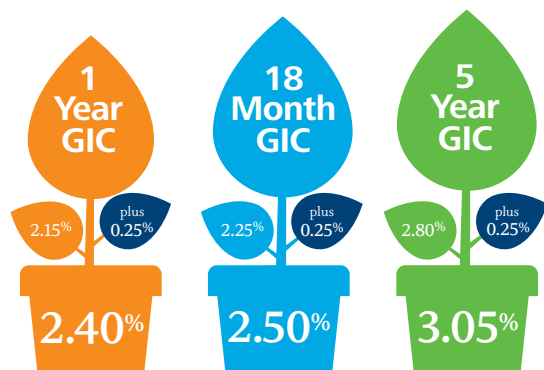
1. If you find that you seem to have less and less money for things like food.
2. If you keep dipping into your savings, keep trying to refinance, or have to take a payday advance loan.
3. If you keep hitting the ceiling on your credit cards. As you pay your balance, do a balance transfer to reduce your costs, or refinance in some other way, you're right back to the limit on your

credit in no time flat.

4. If you can't find two red cents to put into an emergency fund. No emergency fund means that the first time trouble rears its ugly head, you'll be right back to using credit to fill your financial gap.
5. If you can't sleep at night — if you toss and turn or awake in a cold sweat — you're in trouble.

WANT TO BE SMARTER ABOUT YOUR MONEY? GO TO MYMONEYMYCHOICES.COM AND FOLLOW THE ROADMAP TO SUCCESS.

3 TIPS



You'll love the extra 0.25% we've added to *all* our GIC rates

Available to *all* customers until this Friday, for the entire term.

To find out more about some of the highest savings rates in Canada, call 1-844-218-0115 or visit oaken.com

Rates are correct as at December 15, 2014, and subject to change. The additional 0.25% rate applies to all GICs booked between October 6 and December 19, 2014. The 1 Year, 18 Month and 5 Year GICs are non-redeemable, interest is paid annually or compounded annually and paid at maturity, minimum deposit \$1,000. *CDIC coverage up to applicable limits.

Oaken
FINANCIAL

Plant for your future™

Money 101. Two couples, one year to make them richer

An \$86,000 money makeover



I ran an experiment through 2014 to see how I could improve the financial wealth of two Canadian couples in 12 months. By helping each couple focus on building their net worth, collectively they improved their bottom line by \$86,000. There weren't any lottery tickets or magic wands involved in this financial transformation. Rather, the couples set ambitious, yet realistic, financial goals, and were held accountable for their actions, learning to navigate the financial ropes of homebuying, family planning, investing and debt reduction. You can do it, too. — *Lesley-Anne Scorgie*



Anne-Marie and Peter knocked their financial goals out of the park over the past 12 months. SHUTTERSTOCK

Anne-Marie and Peter

Through their detailed approach to budgeting, discipline, and savvy investment choices, Anne-Marie and Peter improved their net worth by \$49,000 in 12 months. Their net worth in January was \$66,000, and is now \$115,000.

2014 goals

When I first met Anne-Marie and Peter in January, they shared their ambitious financial goals for the year: Become debt-free; start an RESP for their daughter; and save for a down payment for a home.

We focused on debt reduction tactics such as negotiating interest rates on debt, squeezing more out of their budget through living frugally, earning money through raises and promotions, and pumping up their RRSP savings so they can eventually use these funds to purchase their first home through the RRSP Home Buyers' Plan. This tax-advantaged program allows first-time homebuyers to borrow money through their RRSP to put towards a down payment.

Accomplishments

Not only did the couple

Anne-Marie and Peter recap

• Location: Toronto	arrived in May
• Ages: 37 and 33	• Financial savvy: Medium to high — they use budgets, have retirement savings, and are committed to paying off debt
• Occupations: Broadcasting and sports editing	• Rent or own: Rent
• Total household income: \$120,000	• Net worth: \$115,000
• Life stage: First child	

knock their goals out of the park, they also took care of other important financial business, including: Setting up a will; purchasing life insurance; learning the basics about savvy investing; securing a \$10,000 raise for Peter; and creating a five-year financial plan.

When Anne-Marie and Peter crossed the threshold of \$100,000 in net worth, they celebrated their success with an affordable and incredible trip to Ireland.

Greatest challenges for 2015

The largest barriers Anne-Marie and Peter face in 2015

are rising home prices in Toronto, the high costs of child care, and an uncertain stock market that could affect the value of their investments.

Top two tips going forward

- Tip 1 — Anne-Marie and Peter should purchase their home ASAP because their rent is inching close to \$2,000 per month.
- Tip 2 — Get over the financial fears of having a second child. Through increased income, budgeting in advance and by building equity in a home, affording a second child is possible.

THE NAMES OF BOTH COUPLES HAVE BEEN CHANGED TO PROTECT THEIR PRIVACY.



Carolina and Jose pulled themselves out of the red and improved their net worth by \$37,000 in 2014. SHUTTERSTOCK

Carolina and Jose

Though their income was tight, and list of financial priorities long, Carolina and Jose pulled themselves out of the red this year and improved their net worth by \$37,000. At the beginning of the year, the couple's net worth was -\$33,700, but increased to \$3,300.

2014 goals

In January, Carolina and Jose expressed their desire to own a home — a place to call their own. They also wanted to make a dent in their debt and save for a trip to Vancouver.

To help achieve their goals, we developed a plan to secure a 10 per cent down payment for a home through an early inheritance from Jose's parents.

We also focused on simple, but effective budgeting, debt reduction and saving skills. Though the couple hasn't taken their vacation to the West Coast, they plan to next year.

Accomplishments

The first major accomplishment for Carolina and Jose was overcoming their mental hurdle of having a lower in-

Carolina and Jose recap

• Location: Calgary	aged five, three and one
• Ages: 33 and 32	• Financial savvy: Medium — they have established a budget, purchased a home, are frugal, and have no retirement savings
• Occupations: Stay-at-home mom and roofing	• Rent or own: Own
• Total household income: \$65,000	• Net worth: \$3,300
• Life stage: Three daughters,	

come. Once they shifted their thinking from not having enough to stretching what they have, they took massive strides toward improving their net worth.

In 2014, they purchased a \$250,000 home, weaned themselves off of student loan repayment assistance, secured a promotion and salary increase of \$10,000 for Jose, saved \$3,600 towards an emergency fund, bought life insurance, established a will, and created a five-year financial plan.

Greatest challenges for 2015

Carolina and Jose must decide

when, and if, to increase their income. As a single-income household, their financial choices are limited and they can't afford to save for their future, let alone that of their children.

Top two tips going forward

- Tip 1 — Carolina should secure a part-time job to bolster the couple's income, allowing them to start saving for retirement.
 - Tip 2 — Pay off their debts.
- LESLEY-ANNE SCORGIE IS A FINANCIAL COACH, FOUNDER OF MEVEST, A FINANCIAL COACHING FIRM, AND BESTSELLING AUTHOR OF WELL-HEELED AND RICH BY THIRTY. FOLLOW @LESLEYSCORGIE AND #METROMONEYCOUPLES.

Choose one:

A) Good rates

B) Great rates

Become a new Client and get a **\$25 Bonus** when you open an Account with a minimum deposit of \$100 by December 31, 2014.*

Visit Tangerine.ca/orange for details.

It's that simple.



Tangerine.ca

Tangerine[▼]
Forward Banking

*To qualify for the offer, Clients must meet the offer requirements as set out at Tangerine.ca/orange.
Tangerine is a trademark of The Bank of Nova Scotia used under license. Forward Banking is a registered trademark of Tangerine Bank.

Art students hone their craft with iPads

Career. Digital tools find a place in traditional fine arts classes

LAKSHMI GANDHI
Metro in New York City

Like students at most art schools, the young women who attend the Moore College of Art in Center City, Philadelphia, spend first year on campus diving into the basics of art — learning the foundations of drawing, painting and sculpture.

But along with the pencils, brushes and crayons you'd expect to be in a young artist's tool kit, Moore students also rely on something much more high-tech: their iPads.

Since 2012, Moore has given every first-year student a new Apple device once they arrive on campus. Administrators say they decided to implement the pro-



What professional heights could you reach with your pad? ISTOCK

gram because they wanted to integrate the digital aspects of the curriculum with more traditional styles.

"One of the main ways the students use their iPads

is as a multimedia sketchbook," says professor Lynn Palewicz, who teaches the foundation of art class all students must take.

"It's a wonderful container for ideas and allows for experimenting and exploring."

Digital natives

While the first generation of digital natives are now in college, many Moore students, such as Ava Mallett, hadn't thought to incorporate digital media into their work before they started classes.

"I actually didn't know that was a thing," says Mallett, a sophomore fine arts major who grew up in Texas.

Mallett says the tablet is particularly useful while experimenting with new ideas she's not completely sure of.

"Sometimes I will choose a different route with hash marks and colours. Doing that on a physical object is permanent," she notes, adding that having the option of trying things out has given her greater flexibility.

"I like having the iPad because I can have my notes when I prepare my ideas," says student Emily Eggly.

"I can use it for things like colour testing. And I've been using it to just get information also."

Be the star of your office holiday party

Career. An etiquette expert explains why the holiday party is the biggest networking opportunity of the year

LAKSHMI GANDHI
Metro in New York City

It seems everyone has a horror story about their workplace's annual Christmas party — you don't have to look far to find tales of drunken bosses, inappropriate jokes or regrettable flirtations.

But one expert notes that it's also important not to let those stories distract from the fact that the annual winter gathering is also the perfect time to put your best foot forward in terms of your career.

"It's really one of the most important business days of your year," says Patricia Rossi, an etiquette coach and author of *Everyday Etiquette: How to Navigate 101 Common and Uncommon Social Situations*.

"It's the one time of the year you can get to someone higher up in the company that you can't get to normally."

Rossi shares these tips on how junior employees can work the room and shine during a holiday party.

Put on a smile and attend the function

"The first thing that you have to do is go," says Rossi.

"The company has invested in it in terms of both time and money in organizing it."

And this isn't the occasion to be fashionably late or to just stop by for a few minutes, either.

"Arrive on time but don't be the last to leave," Rossi advises.

Don't just talk to your office buddies

"You want to move about the cabin — don't latch onto one person and talk to them all night," says Rossi. For the



Your holiday party doesn't have to be as awkward as one straight out of an episode of *The Office*. ISTOCK

introverts out there, Rossi says it's also important to remember that almost everyone feels awkward when it comes to holiday parties.

"I was reading something that said something like 90 per cent of people don't know what to say at parties, so you know what? They probably are waiting for someone to talk to them."

Have some conversation topics in your pocket

Because it can be intimi-

dating to saddle up to your company CEO or other high-ranking execs, most employees shy away from doing so.

Rossi says this is a mistake and that with some prep, you'll be able to chat with anyone.

"Have two or three interesting things to talk about," she advises. "If your company VP is a big donor to the Met, that means you know they like art."

Say thank you afterward

Just like any other social event that takes lots of time and planning, it's a good idea to express gratitude after attending.

"Always send a thank-you note to the organizer of the party," says Rossi. "They put it together so that people could have fun and relax."

The learning curve

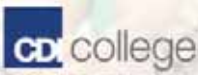
Some students were hesitant to embrace using their iPads in class alongside other tools.

- Mallett admits that she was one of them. "At first I thought, 'I'm just going to use it to take notes,'" she says. "But now I use it often."

TRAIN FOR A NEW CAREER AND BE IN DEMAND!

CDI College's programs balance classroom learning with extensive hands-on training. Many programs include field placements so students can utilize and refine skills learned in the classroom and apply them to actual cases, giving them real-world experience upon graduation.

- Addictions & Community Services Worker
- Medical Office Administrator
- Personal Support Worker
- And More!



Financial assistance may be available to qualified applicants. Apply today or call for more information!

Six campus locations across Ontario:

Ajax • Hamilton • Mississauga • North York • Scarborough • Toronto



/CDICollege



/CDICollege



/CDICareerCollege

For more info:

Call: 1 800-320-8927

Visit: to.cdicollege.ca

Mini loaf makes a yummy appetizer

Mini Cheese and Prosciutto Meat Loaf. If you're tired of Sunday night meat loaf, you have to try these unique miniature muffin-cup meat loaves topped with crispy prosciutto and cheddar cheese



ROSE REISMAN
For more, visit
rosereisman.com or
follow her on twitter
@rosereisman

I enjoy serving these because they cook in just a few minutes and can be the main meal or an appetizer.

Be sure to use lean ground beef to reduce the calories and fat.

Only 5 per cent of lean ground beef is from fat, whereas 20 per cent fat is in regular ground. A big difference if you're consuming



COOK TIME
ABOUT 20 MINUTES

This recipe serves six. ROSE REISMAN

ground beef on a regular basis.

If you're on the hunt for a homemade holiday appetizer, you've got to give these a try.

Directions

1. Preheat the oven to 375°F. Spray a 12-inch muffin tin with vegetable oil.

2. Combine the lean ground beef, eggs, barbecue sauce, seasoned dry bread crumbs, diced green onions, crushed garlic, basil and salt and pepper in a bowl.

3. Pat evenly into muffin tin. Add diced prosciutto over top.

4. Bake for approximately 20 minutes or just until

temperature reaches 160 F.

5. Divide cheese over top and bake another two minutes or just until cheese melts.

FLASH FOOD



From your fridge to your table in 30 minutes or less

Ingredients

- Vegetable oil
- 1 1/2 lb lean ground beef
- 2 eggs
- 1/2 cup barbecue sauce (or ketchup)
- 1/2 cup seasoned dry bread crumbs
- 1/4 cup finely diced green onions
- 2 tsp crushed garlic
- 1 tsp dried basil leaves
- Pinch of salt and pepper
- 1 1/2 oz diced prosciutto
- 1/4 cup shredded cheddar cheese (1 oz)

2 for 1*

Just in time for Christmas. Now Extended!
All categories, all sailings!
For Bookings made Dec 15-19

Cruise only, Price listed includes Taxes!
Per Person from
\$504*

Dbt Occ, *Restrictions apply

HAV Flight & Cruise, We fly an Air Transat new generation Boeing B737-800
Price listed includes Taxes!
Per Person from
\$1016*

Dbt Occ, *Restrictions apply

Enter Promo Code: BOGO

CUBA CRUISE.
www.cubacruise.ca 1-855-364-4999

*Based on 2 people sharing cabin. Price shown is per person low season (Dec 19, 2014 - Jan 5, 2015) and reflects the offered discount. Offer is valid for Cruise only and Flight & Cruise Packages (HAV), space available. Valid for new bookings for sailing this 2014/2015 season. Must be booked between Dec 15 and Dec 19, 2014. Valid for all categories. Third passenger pays regular 3rd passenger supplement, 4th passenger pays regular 5th passenger supplement. Not combinable with any other offer. Bar and beverages, room service, Shore Excursions and on board and restaurant purchases NOT included. Not valid for Group bookings. Port taxes and fees are extra. See www.yourcubacruise.com for full terms and conditions.

*FOR THE MOST JOYFULL HOLIDAY SEASON

577 Yonge Street, Toronto | 416-966-6969 | & Wellesley Station

Mon - Sat 10AM to midnight & Sunday 1PM to 9PM
Wed- 24 & 31 10AM to 4PM Boxing Day 11AM to 5PM & Christmas and NYD Closed

*Happily at this location has something to bring you & love. Party supplies, stocking stuffers, secret santa, name tag, gift and business cards to make your special someone smile for all of 2015.

Leafs come out on top of see-saw battle

NHL. Buds keep hot streak intact despite blowing two-goal lead to Stanley Cup champions

James Reimer stopped all three shooters to give the Toronto Maple Leafs a 4-3 shootout win over the Los Angeles Kings on Sunday.

Joffrey Lupul scored the lone goal for Toronto in the shootout. Tyler Bozak and Mike Santorelli missed.

Marian Gaborik, Dustin Brown and Anze Kopitar all missed for Los Angeles.

Los Angeles rallied from a 2-0 deficit and led 3-2 in the third before the Leafs forced overtime.

Toronto has won five straight and gone 9-1-1 since a 9-2 humiliation at the hands of the visiting Nashville Predators on Nov. 18. The Leafs also improved to 13-0-0 when scoring the first goal.

It was a game that took a while to reach a boil but the third period was fast-paced and entertaining. The Kings outshot the Leafs 33-30 in regulation.

Santorelli, Cody Franson and James van Riemsdyk scored for the Leafs before an Air Canada Centre crowd of 19,219 on a rare 5 p.m. Sunday start.

Justin Williams, Dwight King and Gaborik scored for the defending Stanley Cup champion Kings.

Jonathan Quick had to be sharp in the Kings goal after



Maple Leafs forward James van Riemsdyk celebrates after scoring on Los Angeles Kings goalie Jonathan Quick during the third period of Sunday's game at Air Canada Centre. NATHAN DENETTE/THE CANADIAN PRESS

On Sunday

4

Maple Leafs

3

Kings

Jake Muzzin was called for hooking with 5:05 remaining as he impeded Nazem Kadri from behind on a breakaway.

The second period has belonged to the Leafs this season with a league-high 41 goals. But things went south this

time in the second when the Kings pulled even at 2-2 with a pair of goals in three minutes 44 seconds as the Toronto defence wobbled late in the period.

Williams cut the lead to 2-1 with his eighth goal at 16:02. The King winger beat Jake Gardiner on a rush, helped somewhat by a lucky bounce, and swept the puck in past Reimer. King then tied it up at 19:46, twisting Cody Franson inside out en route to the goal from the corner before neatly depositing the puck past Reimer, who thought he had it.

Toronto, which led 2-0 after

20 minutes, was outshot 11-6 in the second period.

The Kings pulled ahead 1:02 into the third when Gaborik, taking a slick pass from Williams, beat Reimer on the second try after the goalie stopped the first shot. It was Gaborik's fifth of the season.

The Leafs answered on the power play with van Riemsdyk redirecting a Franson pass past Quick at 6:49 for his 13th goal, making it 3-3.

Former Kings goalie Jonathan Bernier got the night off after helping the Leafs to a 4-1 win over visiting Detroit on Saturday. **THE CANADIAN PRESS**

NFL

Bills' action stars rough up Rodgers

The Buffalo Bills' defence has a dynamic duo: "Super Mario" and a new-comer named Rambo.

Credit them for helping rattle Aaron Rodgers and the Green Bay Packers.

Bacarri Rambo came off the bench to replace injured backup safety Duke Williams to intercept Rodgers on consecutive drives in the second half. And veteran end Mario Williams put the finishing touches on a 21-13 win Sunday by forcing Rodgers to fumble into the end zone for a safety with 1:51 left.

THE ASSOCIATED PRESS

NBA

Kobe rises above Jordan on points list

Kobe Bryant has reached rarefied air.

The L.A. Lakers star passed Michael Jordan for third on the NBA's career scoring list Sunday night.

Bryant entered the game against the Minnesota Timberwolves needing nine points to pass the icon with whom he is often compared. He got the mark on two free throws with 5:24 left in the second quarter.

It took Bryant 1,269 games to reach third on the NBA's scoring podium. Jordan amassed his 32,292 points in 1,039 games.

THE ASSOCIATED PRESS

Raptors at Knicks

Go to metronews.ca for coverage of the Toronto Raptors' trip to Madison Square Garden to face the Knicks on Sunday night.



GIFTS OF EMPOWERMENT

Unwrap a world of opportunities

Donate Today!
freethechildren.com/give

FREE THE CHILDREN



Long & McQuade
MUSICAL INSTRUMENTS

SHOP ONLINE AT
LONG-MCQUADE.COM

Music

#BestGiftEver

Shop **Canada's Music Store**
Expert Staff · Best Prices · Huge Selection

BRAMPTON · BURLINGTON · MARKHAM · MISSISSAUGA · NORTH YORK · OSHAWA · PICKERING · SCARBOROUGH

925 Bloor St W, TORONTO · 416.588.7886



Bigras doesn't make the cut

To Russia with love.

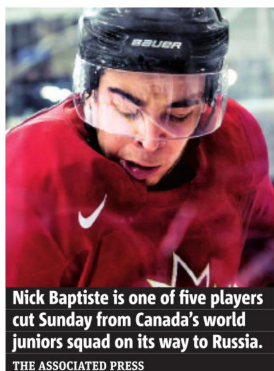
Canada's world junior hockey team announces final roster

Canada's world junior journey will continue without Chris Bigras, who was among the first round of cuts despite being on last year's team.

Bigras, fellow defence-man Travis Sanheim and forwards Nick Baptiste, Morgan Klimchuk and Remi Elie were released Sunday evening after a selection camp that included two exhibition games against local university all-stars in Toronto.

Canada's roster stands at 25 players, with main camp set to open Monday in St. Catharines.

The message from Benoit Groulx and his coaching staff to those players who were



Nick Baptiste is one of five players cut Sunday from Canada's world juniors squad on its way to Russia.
THE ASSOCIATED PRESS

cut was that this is a deep, difficult group to crack.

"We think that the players that we decided to keep are in our plans, and I thought also there was a separation between those guys and the players we kept," Groulx said. "That's the reason why we decided to let them go."

Bigras was the biggest

surprise because he played all seven games in last year's tournament and as a returning player figured to have a spot. Instead, the 19-year-old Colorado Avalanche prospect will go back to the Ontario Hockey League's Owen Sound Attack.

"Obviously not the outcome I was looking for," said Bigras, who's from Elmvale, Ont. "Can't dwell on it right now."

Baptiste, a 2013 pick of the Buffalo Sabres, will go back to playing for the Connor McDavid-less Erie Otters of the OHL. Among those cut, he appeared to take it the best.

"It's such a good competition here," said Baptiste, a native of Ottawa. "Just proud to be one of the top 30 in Canada, move forward, go back to Erie and hopefully go on a (Memorial) Cup run."

THE ASSOCIATED PRESS



Liverpool surrenders to United

Liverpool captain Steven Gerrard tangles with Robin van Persie of Manchester United during Sunday's derby at Old Trafford. Van Persie, Wayne Rooney and Juan Mata all scored for United in a 3-0 win over their heated rivals to move to third place in the Barclays Premier League table with 31 points.

Liverpool now sit in 10th with 21 points. **SHAUN BOTTERILL/GETTY IMAGES**

MLB

Record-breaking \$155M contract

Jon Lester set Major League Baseball record for largest signing bonus and biggest upfront payment with his \$155-million, seven-year deal with the Chicago Cubs.

The pitcher's contract calls for a \$30-million signing bonus, of which \$15 million is due by April 1. **THE ASSOCIATED PRESS**

Speed skating

Gold and bronzes

Charles Hamelin raced to gold in the men's 1,000 metres at a short-track speed-skating World Cup to top a six-medal performance Sunday by Canada's team.

Bronzes went to the men's and women's relay teams and Marianne St-Gelais, William Preudhomme and Kasandra Bradette for the women's 1,000 metres and men's and women's 500 metres, respectively.

THE ASSOCIATED PRESS

HOLIDAY EVENT

\$1,500 IN HOLIDAY CASH FOR ELIGIBLE OWNERS^{1/2/3} + **\$500** NEW BOXING WEEK BONUS ON SELECT MODELS⁵

LIMITED TIME DEC 15TH - JAN 2ND

+PLUS GET SIGN AND DRIVE LEASING* ON SELECT 2015s

WE MAKE YOUR FIRST MONTHLY LEASE PAYMENT

0% FINANCING AVAILABLE ON SELECT REMAINING 2014 VEHICLES⁶

LTZ shown¹

REDESIGNED **2015 CRUZE LS**

SIGN & DRIVE LEASE **\$81@1.5%** WITH **\$0** DOWN PAYMENT

FOR 60 MONTHS* BI-WEEKLY. INCLUDES FREIGHT, PDI & LEVIES.

OFFER INCLUDES \$750 IN HOLIDAY CASH¹ + NEW \$500 BOXING WEEK BONUS ON SELECT MODELS⁵

Fuel Efficiency **5.1** L/100km hwy¹

Safety **10** Airbags

NHTSA Safety

4G LTE Wi-Fi

ALL 2015s COME WITH CHEVROLET COMPLETE CARE:

2 YEARS/40,000 KM COMPLIMENTARY OIL CHANGES**

5 YEARS/160,000 KM POWERTRAIN WARRANTY*

5 YEARS/160,000 KM ROADSIDE ASSISTANCE*

FIND NEW ROADS¹ / chevrolet.ca

CHEVROLET

VEHICLE PRICING IS NOW EASIER TO UNDERSTAND BECAUSE ALL OUR PRICES INCLUDE FREIGHT, PDI AND MANDATORY GOVERNMENT LEVIES. Prices do not include applicable taxes and PPSA. Consumers may be required to pay up to \$799 for Dealer fees.**

For the latest information, visit us at chevrolet.ca, drop by your local Chevrolet Dealer or call us at 1-800-GM-DRIVE. *Based on a 60 month lease for 2015 Chevrolet Cruze LS 1SA. Annual kilometre limit of 20,000 km, \$0.16 per excess kilometre. GMC by GM Financial. Monthly/Bi-Weekly payments may vary depending on down payment/trade. A down payment or trade of \$0 and/or \$ security deposit is required. Total obligation is \$10,500. Option to purchase at lease end is \$5,862. Excess wear and tear and km charges not included. Other lease options available. **Freight & PDI (\$1,600), registration, air and tire levies and OMVIC fees included. Insurance, licence, PPSA, dealer fees and applicable taxes not included. Offers apply as indicated to 2015 new or demonstrator models of the vehicle equipped as described. Offers apply to qualified retail customers in the Ontario Chevrolet Dealer Marketing Association area only (including Outback). Dealers are free to set individual prices. Quantities limited; dealer order or pre-order may be required. Limited time offers which may not be combined with other offers. GMCL may modify, extend or terminate offers in whole or in part at any time without notice. Conditions and limitations apply. See dealer for details. Government 5-Star Safety Ratings are part of the National Highway Traffic Safety Administration's (NHTSA) New Car Assessment Program (www.safercar.gov). EPA estimated. **12015 Cruze LTZ, MSRP with freight. PDI & levies \$26,539. Dealers are free to set individual prices. **The 2-Year Scheduled Lube-Oil-Filter Maintenance Program provides eligible customers in Canada, who have purchased, leased or financed a new eligible 2014 MY Chevrolet, Buick, or GMC vehicle (excluding Spark EV), with an ACDelco oil and filter change, in accordance with the oil life monitoring system and the Owner's Manual, for 2 years or 40,000 kms, whichever occurs first, with a limit of four (4) Lube-Oil-Filter services in total, performed at participating GM Dealers. Fluid top-offs, inspections, tire rotations, wheel alignments and balancing, etc. are not covered. This offer may not be redeemed for cash and may not be combined with certain other consumer incentives available on GM vehicles. General Motors of Canada Limited reserves the right to amend or terminate this offer in whole or in part at any time without prior notice. Additional conditions and limitations apply. See dealer for details. **Whichever comes first. 1 Offer applies to eligible current owners or lessees of any model year 1999 or newer car that has been registered and insured in Canada in the previous consecutive six (6) months. Credit is a manufacturer to consumer incentive (tax inclusive) and credit value depends on model purchased: \$750 credit available on all eligible Chevrolet, Buick GMC vehicles; \$1,000 credit available on all Cadillac vehicles (except 2015MY Cadillac Escalade). Offer is transferable to a family member living within the same household (proof of address required). As part of the transaction, dealer may request documentation and contact General Motors of Canada Limited (GMCL) to verify eligibility. This offer may not be redeemed for cash and may not be combined with certain other consumer incentives. Certain limitations or conditions apply. Void where prohibited. See your GMCL dealer for details. GMCL reserves the right to amend or terminate offers for any reason in whole or in part at any time without prior notice. 2 Offer applies to eligible current owners or lessees of any model year 1999 or newer pick-up truck that has been registered and insured in Canada in the customer's name for the previous consecutive six (6) months. Credit is a manufacturer to consumer incentive (tax inclusive). \$1,000 credit available towards the retail purchase, cash purchase or lease of one eligible 2013, 2014 or 2015 model year Chevrolet or GMC light or heavy duty pickup (except Colorado/Canyon), delivered in Canada between December 2, 2014 - January 2, 2015. Offer is transferable to a family member living within the same household (proof of address required). As part of the transaction, dealer may request documentation and contact General Motors of Canada Limited (GMCL) to verify eligibility. This offer may not be redeemed for cash and may not be combined with certain other consumer incentives. Certain limitations or conditions apply. Void where prohibited. See your GMCL dealer for details. GMCL reserves the right to amend or terminate offers for any reason in whole or in part at any time without prior notice. 3 Offer applies to eligible current owners or lessees of any Pontiac/Saturn/SABR/Hummer/Oldsobile model year 1999 or newer car or Chevrolet Cobalt or HHR that has been registered and insured in Canada in the customer's name for the previous consecutive six (6) months. Credit is a manufacturer to consumer incentive (tax inclusive) and credit value depends on model purchased: \$1,500 credit available on all eligible Chevrolet, Buick GMC vehicles; \$2,000 credit available on all Cadillac vehicles (except 2015MY Cadillac Escalade). Offer is transferable to a family member living within the same household (proof of address required). As part of the transaction, dealer may request documentation and contact General Motors of Canada Limited (GMCL) to verify eligibility. This offer may not be redeemed for cash and may not be combined with certain other consumer incentives. Certain limitations or conditions apply. Void where prohibited. See your GMCL dealer for details. GMCL reserves the right to amend or terminate offers for any reason in whole or in part at any time without prior notice. 4 Offer applies to eligible retail lessees in Canada who have obtained credit approval by and entered into a lease agreement with GM Financial, and who accept delivery from December 2, 2014 through January 2nd, 2015 of any new or demonstrator 2015 model year Chevrolet. City Express excluded at out of program; will be eligible once residuals become available. General Motors of Canada will pay one month's lease payment or two biweekly lease payments as defined on the lease agreement (inclusive of taxes). After the first month, lessee will be required to make all remaining scheduled payments over the remaining term of the lease agreement. PPSA/RPM is not due. Consumer may be required to pay Dealer fees. Insurance, licence, and applicable taxes not included. Additional conditions and limitations apply. GM reserves the right to modify or terminate this offer at any time without prior notice. See dealer for details. 5 \$500 Boxing Week Bonus is a manufacturer-to-consumer credit (tax inclusive) available on the retail purchase or lease of 2014 or 2015 model year Chevrolet Sonic, Cruze, Trax, Equinox, Traverse, Silverado Light Duty (1500) Double Cab, Silverado HD (gas engine only), 2014 or 2015 model year Buick Verano, Encore, Encore, 2014 or 2015 model year GMC Terrain, Acadia, Sierra Light Duty (1500) Double Cab, Sierra HD (gas engine only) and 2014 or 2015 model year Cadillac ATS Sedan and SRX delivered in Canada between December 15, 2014 and January 2, 2015. For the province of Quebec the offer ends on December 31, 2014. 6 Offer available to qualified retail customers in Canada for vehicles delivered between December 2, 2014 - January 2, 2015. 0% purchase financing offered on approved credit by Auto Finance Services, Scotiabank or RBC Royal Bank for 84 months on all new or demonstrator 2014 vehicles. Participating lenders are subject to change. Rates from other lenders will vary. Down payment, trade and/or security deposit may be required. Monthly payment and cost of borrowing will vary depending on amount borrowed and down payment/trade. Example: \$20,000 at 0% APR, the monthly payment is \$238.10 for 84 months. Cost of borrowing is \$0, total obligation is \$20,000. Offer is unconditionally interest-free. Freight and air tax (\$100, if applicable) included. Licence, insurance, registration, PPSA, applicable taxes and dealer fees not included. Dealers are free to set individual prices. Limited time offer which may not be combined with certain other offers. GMCL may modify, extend or terminate offers, in whole or in part, at any time without notice. Conditions and limitations apply. See dealer for details. ®Registered trademark of The Bank of Nova Scotia. RBC and Royal Bank are registered trademarks of Royal Bank of Canada.

Service Directory

To advertise contact Ian March at 416-443-4388

FINANCIAL

OVERWHELMED BY DEBT? CALL THE Licensed Debt Professionals™ GET OUT OF DEBT!

- ▶ Avoid Bankruptcy
- ▶ 1 Low Monthly Payment
- ▶ No Interest Charges
- ▶ Stop Collection Calls
- ▶ Government Licensed Proposal Administrators



David Sklar, CPA, CA, CRRP, Trustee

FREE Consultation 310-9200

(NO AREA CODE NEEDED)

DAVID SKLAR & ASSOCIATES INC.
 Licensed Proposal Administrators & Trustee in Bankruptcy

 HEAD OFFICE: 245 FAIRVIEW MALL DRIVE, SUITE 720, TORONTO, ON, M2J 4T1
 NORTH YORK • TORONTO • PICKERING / AJAX • MISSISSAUGA / ETOBICOKE • BRAMPTON

www.DavidSklar.com

CALL ERIKA
(LICENSED DEBT EXPERT)

STOP COLLECTION CALLS GET DEBT RELIEF NOW!

Reduce or Eliminate Tax Debt too.
 Stop Garnishments and Court Actions
Debt Proposals, Debt Counselling, Avoid Bankruptcy
 Call NOW to talk with a Government-Licensed Expert
Low income? No problem! Ask about our affordable, very low fee to get Debt-Free.
 We're here to help. Friendly, Caring Professionals.
Free consultation. Same day appointments.

1-877-332-8416
416-288-8048

 Scarborough (Main office), Weston,
 Brampton, Oshawa, Mississauga (Pt Credit)

Rusinek & Associates Inc Trustee in Bankruptcy
 www.rusinek.ca

MONEY PROBLEMS?

Make One Small Monthly Payment For All Your Debts!


- WE CAN**
- ✓ Stop Collection Calls
 - ✓ Reduce your Debts
 - ✓ Stop Wage Garnishment
 - ✓ Stop Interest Right Away
 - ✓ Re-Establish your Credit
 - ✓ Deal with your Tax Issues

 Visit:
GtaCredit.Com

North York (416) 650-1100	Scarborough (416) 754-0011
Mississauga (905) 275-4200	Ajax / Oshawa (905) 426-8400
Brampton (905) 796-3100	Toronto Downtown (416) 489-2000

 Call for a **FREE & CONFIDENTIAL** meeting with one of our Govt. Registered Counsellors

LOWEST RATES for bad credit loans since 1984

What would you do with **\$20,000?**

✓ College Tuition? ✓ Home Renovation? ✓ Wedding? ✓ Travel?

You decide.

Paid off car 6 years or newer?

Borrow up to \$20,000 the same day!

416-634-2013 BorrowWithYourCar.com

*Call for details and conditions A division of Prudent Financial Services

MORTGAGE APPROVED!

- 1st and 2nd Mortgage for any purpose.
- Refinance to 87%. Purchase to 95%.
- With rates at historic lows, now is the time to re-finance your home!
- Consolidate cards into 1 payment
- Self-employed? Stated income.
- Good and bad credit are welcome!
- Behind in Mortgage Payments?

WE CAN HELP!
HOMELAND MORTGAGE
416-519-3505 or 647-273-5626
WWW.HOMELANDMORTGAGE.ORG

License # 11981

TOO MANY BILLS.... GET A FRESH START!

Bankruptcy • Proposals
 Debt Counselling

416-740-5400

Toronto • Rexdale • Etobicoke • North York
 Don Mills • Bloor West • Scarborough

905-273-6300 Mississauga • Brampton
1-888-329-5198 www.billfixer.com

FREE Consultation - Evening Appointments - Flexible Payments

KEVIN THATCHER & ASSOCIATES LTD.
TRUSTEE IN BANKRUPTCY

DEBT RELIEF

Are you drowning in debts?
 I can help you...

- Consolidate debts, no interest
- Settle your debts without a bankruptcy
- Stop collection calls and garnishments
- Get rid of tax debts and court actions

Free Consultation: 416.455.7709
 Evenings and weekends appointment also available

Rumanek & Co. Ltd. Administrators of Proposals,
 Trustee in Bankruptcy & Debt Consolidation Arrangements:
 Head Office in North York, ON. Offices in Scarborough & Mississauga.

MoneyProvider.com

\$500 Loan and more **No credit refused**

Fast, easy and secure
1-877-776-1660
www.moneyprovider.com

PSYCHIC

Famous Indian Astrologer
Master: RAM SAMY
 Pandit ji provides solutions:
 Family, Love, Job, Education,
 Business, Husband-Wife, Sexual
 Children, Depression, Marriage,
 Enemy, Court, Jealousy etc

Removes Black Magic, Jadoo & Voodoo in 2 DAYS and Gives 100% Immediate Protection

Call for Appointment **647-768-2133**
 56A Dundas Street West, Mississauga, On, L5B 1H3
 (Dundas Street West & Hwy10)

Mr IBRAHIM
INTERNATIONAL AFRICAN PSYCHIC
 I can help you out of despair.
 Reunite Lovers forever
 Happy Marriage
 Stop Divorce, Stress
 & Depression.
 Success in Business & Court Cases
 Protection against Evils

U Will Not Be Remove Bad Luck! PAYMENT
 Disappointed Hopeless cases FACILITY
 30 Years Experienced, Quick Results
 By Appt. **416-783-3910**

PSYCHIC

World Famous Astrologer & Psychic
Pandit: KRISHNA
INDIAN TRIBAL & EXPERT ASTROLOGER

He can Handle any Problem: Health,
 Depression, Family, Love, Kids,
 Husband-Wife, Jealousy, Money, Court,
 Enemy, Sexual, Missing things etc

REMOVES BLACK MAGIC, JADOO, VOODOO, OBEYA, JINN, EVIL SPIRITS & GIVES 100% PROTECTION
 Performs Powerful Kalimata Prayers for 100%
 God Blessings & Permanent Solutions **GUARANTEE**

CALL FOR 1 FREE QUESTION
647-532-7199
 3932 B KEELE ST., NORTH YORK
 M3J 1N8, (KEELE & FINCH)
 Opposite CIBC Bank

NO. #1 ASTROLOGER & PSYCHIC
Pandit: SAHDEVO GURU
 Solves Problems related to Love,
 Children, Business, Job, Money
 Health, Family, Depression, Etc

Experienced Astrologers Treats Black Magic, Voodoo, Jadoo, Evil Spirits, Obeya & Bad Luck & Gives Immediate Protection
NO MORE SORROWS & TEARS. CALL ME, I WILL REMOVE YOUR PROBLEMS AND GUIDE YOU FOR BRIGHT FUTURE

416.303.3439
 67A Dundas St. W, Mississauga
 L5B 1H7, Royal Jewellers Upstairs
 DUNDAS & HWY 10

FALI African Spiritual Reader
 35 years of experience. Knowledge passed down from generation to generation. Problem solving by means of deep consultation in the mirror with effective competence, seriousness and secrecy. Specialized in reuniting relationships, business growth, jobs, court cases, removing evil spirits, protection.

Satisfaction guaranteed! Pay after Results
Don/Mills/Sheppard
www.falipsychic.com • fali75@gmail.com
CALL 416.614.8057

@metrotoronto

metro

Pandit: DURGA
 The Most Powerful Spiritual Healer

Solves all Problems
 Love * Marriage * Kids
 Education * Business * Job
 Money * Health * Sexual
 Family Prob * Enemy * Court

100% Removing Black Magic * Evil Spirits * Obeya * Voodoo * Jodo * Bad Luck * Jealousy * Witchcraft * And Gives Strong Protection...

647-838-3353
 (Kennedy & Lawrence) Opp. Dollarama

II SRI GURU II
PALM READING ASTROLOGY CENTER
Pandit: KASHI SHASTRY
 An Expert Pandit Gives

Lifetime 100% Solutions &
 Protection for Black Magic,
 Jadoo, Voodoo, Witchcraft,
 Love, Children, Job, Business,
 Court, Divorce, Jealousy, Evil Spirits etc

FREE ONE QUESTION
647-720-9939
 2580 Sheppard Ave. #39, Mississauga
 Newin Center Mall, Near KFC, Hwy 10 & Dundas E

Mr SETY African Spiritual Healer

I can help you if you have love or family problems or bad luck in business. I can bring your lover back to you quickly and remove all negativity. Helps in Stopping any Kind of Addiction. No problem exists without Solution.

Expert in Removing Para-normal Problems
 Call me, You will Never regret it.
100% Guaranteed & Accurate Results

416-907-9321
 www.Mr-sety.com

AUGMENTED REALITY

Stuck on 12 Across?
Scan this image with your Metro News app for today's crossword and Sudoku answers. It's OK. No one's watching.



→ See the full instructions on Metro's Voices page.

Horoscopes by Sally Brompton

♈ Aries

March 21 - April 20

You will need to be ruthless with yourself this week, especially on the work front where you are clearly doing too much.

♉ Taurus

April 21 - May 21

You won't find it difficult to get your own way today but don't go too far and give others the impression you think you are better than them.

♊ Gemini

May 22 - June 21

You may be fired up with enthusiasm for a new plan or project but not everyone is convinced. Does that matter?

♋ Cancer

June 22 - July 23

You need to face up to your problems and let certain people know that you will no longer be their whipping boy.

♌ Leo

July 24 - Aug. 23

If someone annoys you over the next two or three days, they are sure to regret it. You are in no mood to turn the other cheek. Watch out world!

♍ Virgo

Aug. 24 - Sept. 23

You seem to be in one of those moods when you are interested only in extremes. You will either do something very good or very bad today — there is no middle ground. Either way you will have fun.

♎ Libra

Sept. 24 - Oct. 23

You will be in a confident mood today but you might try something you know is forbidden. In the long-term, you will certainly regret it.

♏ Scorpio

Oct. 24 - Nov. 22

Let everyone know what you expect of them today. Some may grumble and say you are exceeding your powers, but rather than have them think you are weak.

♐ Sagittarius

Nov. 23 - Dec. 21

Treat others as equals or they will make life difficult for you. And never take your nearest and dearest for granted.

♑ Capricorn

Dec. 22 - Jan. 20

Try not to come on too strong today or you could push away people who should be your friends and allies.

♒ Aquarius

Jan. 21 - Feb. 19

You are determined to finish that long list of chores. And that's good because the next few days are potentially some of your most creative of the year.

♓ Pisces

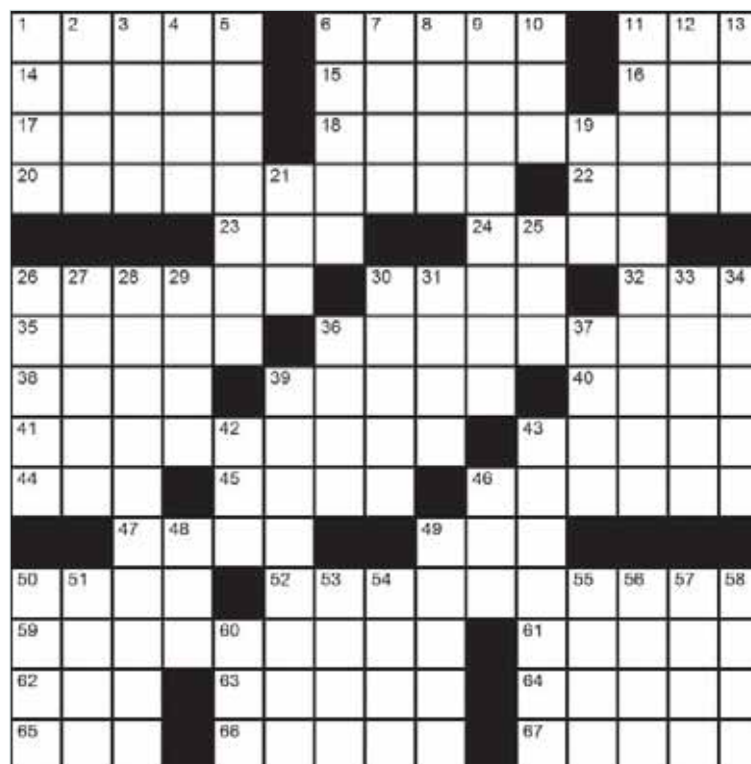
Feb. 20 - March 20

A rival will throw down a challenge today and if you are smart you will pick it up and throw it right back at them. Most likely they will be so surprised that they immediately back off.

Crossword: Canada Across and Down by Kelly Ann Buchanan

Across

1. Knowledge of words, for short
6. Director Hal
11. 100 cents [abbr.]
14. "...the bombs bursting ...": 2 wds.
15. Chirp
16. Romance
17. Opera tune: "Nessun ..."
18. Song by Canadian singer Mac DeMarco; or, Shakespearean times of youth: 2 wds.
20. Painter's display: 2 wds.
22. Loonies
23. Dallas, ___
24. ___ of passage
26. MuchMusic fare
30. ___ (Public event, '60s-style)
32. '___' for Camrose
35. Christina Aguilera's "___ to You"
36. Group speaking on behalf of cartoon characters: 2 wds.
38. Kennel noises
39. Sprite
40. Sonny ___ (Montreal-based artist)
41. One of a popular candy: 2 wds.
43. Sigmund's surname
44. Heidi Montag's hubby ...his initials-sharers
45. Grannies: German
46. Like ceramics material
47. Plummet



49. Litigate
50. End in ___ (Draw): 2 wds.
52. Works by Chet-camp, NS artist Elizabeth LeFort (b.1914 - d.2005): 2 wds.
59. Folklore
61. Birthplace of

- Columbus
62. Grampus
63. Take in once more
64. Toronto ___ Centre
65. ___-i-Noor Diamond
66. 'Disk' suffixes
67. Pilotless aircraft practice run, briefly

Down

1. Ricky Martin's "Livin' La ___ Loca"
2. ___ about (Circa): 2 wds.
3. Wagon
4. I like = 'J' ___
5. Songstress Toni
6. When TV news

- airs: 2 wds.
7. Cotton ___
8. Prefix to 'copter'
9. Princess Eugenie's sister
10. Financial rpt.'s 'until now'
11. Toronto Raptors head coach: 2 wds.

12. Ravel's "Ma Mere ___" (Mother Goose)
13. "Friends" friend
19. Polka's pal
21. Guys
25. 'Benedict' suffix
26. Lab containers
27. "Let ___!" (start)
28. Manitoba: Nick-name of the Red River Floodway: 2 wds.
29. Gaelic
30. Cardboard containers
31. The Queen's cypher: letter + Roman Numeral + letter
33. Matter
34. Cram
36. "___ Las Vegas" (1964)
37. Fashion model Ms. Delevingne
39. Brochure
42. The ___ (Sault Ste. Marie's nickname)
43. Full-___ (Established/qualified)
46. Theatrical tip
48. Showbiz Clue#1
49. Terrier types
50. "Star Trek" episode, ___ Time
51. Newbie
53. Flemish painter, Jacob van ___ the Elder
54. S-shaped moulding
55. Raise
56. Poet's preposition
57. Continue: 2 wds.
58. Rational
60. Mining extract

Friday's Crossword



Online

See today's answers at metronews.ca/answers



Conceptis Sudoku by Dave Green

How to play

Fill in the grid, so that every row, every column and every 3x3 box contains the digits 1-9. There is no math involved.

Friday's Sudoku



©2013 Conceptis Puzzles, Dist. by King Features Syndicate, Inc.

THE HANDY POCKET VERSION!

Get the news as it happens



Download the Metro News App today at metronews.ca/mobile



metro

